

12-5-242

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 242

TREASURY DEPARTMENT
OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., June 20, 1952

Condition of National Banks in the United States on Apr. 9, 1951, June 30, 1951,
Oct. 10, 1951, Dec. 31, 1951, and Mar. 31, 1952

[In thousands of dollars]

	Apr. 9, 1951 (4,959 banks)	June 30, 1951 (4,953 banks)	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)
ASSETS					
Loans and discounts, including overdrafts.....	30,341,130	30,584,236	31,361,151	32,423,777	32,352,742
U. S. Government securities, direct obligations.....	33,182,052	33,051,114	33,847,660	35,146,687	33,948,307
Obligations guaranteed by U. S. Government.....	2,360	2,660	8,898	9,656	9,670
Obligations of States and political subdivisions.....	4,930,776	4,968,271	5,168,196	5,333,230	5,607,202
Other bonds, notes, and debentures.....	2,436,304	2,434,656	2,380,837	2,373,149	2,284,860
Corporate stocks, including stocks of Federal Reserve banks.....	177,664	178,597	179,671	180,895	185,284
<i>Total loans and securities.....</i>	<i>71,070,286</i>	<i>71,219,634</i>	<i>72,946,415</i>	<i>75,467,394</i>	<i>74,388,065</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	22,016,341	22,253,141	23,420,448	26,012,158	23,317,178
Bank premises owned, furniture and fixtures.....	653,565	661,211	678,864	683,826	700,962
Real estate owned other than bank premises.....	15,131	15,348	16,405	16,796	19,579
Investments and other assets indirectly representing bank premises or other real estate.....	60,283	61,958	64,328	64,642	59,383
Customers' liability on acceptances.....	158,681	122,207	122,297	172,708	186,823
Income accrued but not yet collected.....	163,384	163,111	148,419	172,489	171,331
Other assets.....	143,754	162,251	132,142	148,547	171,646
<i>Total assets.....</i>	<i>94,271,430</i>	<i>94,658,761</i>	<i>97,529,316</i>	<i>102,738,560</i>	<i>99,014,967</i>
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	48,671,446	48,785,259	51,578,292	54,855,841	50,606,189
Time deposits of individuals, partnerships, and corporations.....	18,998,878	19,212,936	19,571,450	19,825,659	20,162,908
Deposits of U. S. Government and postal savings.....	4,219,771	3,916,515	2,738,544	2,243,626	3,690,330
Deposits of States and political subdivisions.....	5,609,334	6,040,298	5,413,462	5,924,592	6,059,489
Deposits of banks.....	7,759,253	7,626,529	8,859,019	9,789,974	8,471,774
Other deposits (certified and cashiers' checks, etc.).....	1,143,094	1,255,277	1,115,190	1,791,869	1,326,451
<i>Total deposits.....</i>	<i>86,401,776</i>	<i>86,836,814</i>	<i>89,275,957</i>	<i>94,431,561</i>	<i>90,317,141</i>
<i>Demand deposits.....</i>	<i>66,096,570</i>	<i>66,654,189</i>	<i>68,292,577</i>	<i>73,156,288</i>	<i>68,634,560</i>
<i>Time deposits.....</i>	<i>20,305,206</i>	<i>20,182,626</i>	<i>20,983,580</i>	<i>21,275,273</i>	<i>21,682,791</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	160,202	32,890	148,910	15,484	247,937
Mortgages or other liens on bank premises and other real estate.....	359	335	321	366	236
Acceptances outstanding.....	181,013	137,765	133,467	187,650	198,021
Income collected but not yet earned.....	177,202	168,112	180,351	180,894	186,664
Expenses accrued and unpaid.....	327,687	308,512	393,871	375,326	381,650
Other liabilities.....	590,083	654,307	739,501	877,161	892,116
<i>Total liabilities.....</i>	<i>87,838,322</i>	<i>88,138,735</i>	<i>90,872,378</i>	<i>96,068,442</i>	<i>92,223,765</i>
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	2,031,452	2,067,155	2,082,617	2,105,345	2,180,751
Surplus.....	2,948,622	2,994,486	3,017,550	3,083,495	3,123,756
Undivided profits.....	1,183,453	1,193,499	1,286,764	1,212,538	1,226,047
Reserves and retirement account for preferred stock.....	269,581	264,886	270,007	268,740	260,648
<i>Total capital accounts.....</i>	<i>6,433,108</i>	<i>6,520,026</i>	<i>6,656,938</i>	<i>6,670,118</i>	<i>6,791,202</i>
<i>Total liabilities and capital accounts.....</i>	<i>94,271,430</i>	<i>94,658,761</i>	<i>97,529,316</i>	<i>102,738,560</i>	<i>99,014,967</i>
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	13,015	11,800	11,444	7,955	6,436
Class B preferred stock.....	738	647	618	591	571
Common stock.....	2,017,699	2,054,708	2,070,555	2,096,799	2,173,744
<i>Total.....</i>	<i>2,031,452</i>	<i>2,067,155</i>	<i>2,082,617</i>	<i>2,105,345</i>	<i>2,180,751</i>
Retirable value of preferred capital stock:					
Class A preferred stock.....	17,507	16,292	15,714	12,225	10,518
Class B preferred stock.....	1,013	922	893	866	826
<i>Total.....</i>	<i>18,520</i>	<i>17,214</i>	<i>16,607</i>	<i>13,091</i>	<i>11,344</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	12,406,061	12,490,829	11,923,588	11,616,494	12,663,445

PRESTON DELANO,
Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks, Apr. 9, 1951, June 30, 1951,
Oct. 10, 1951, Dec. 31, 1951, and Mar. 31, 1952**

[In thousands of dollars]

	Apr. 9, 1951 (4,959 banks)	June 30, 1951 (4,953 banks)	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)
Loans and discounts (including rediscounts and overdrafts):					
Commercial and industrial loans, including open-market paper.....	14, 393, 117	14, 331, 830	14, 901, 392	15, 689, 255	15, 646, 240
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	96, 698	19, 890	104, 399	113, 130	75, 757
Other loans to farmers.....	1, 353, 273	1, 495, 082	1, 568, 033	1, 577, 040	1, 616, 013
Loans to brokers and dealers in securities.....	526, 889	620, 554	458, 785	704, 652	474, 282
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	519, 066	503, 833	484, 215	501, 474	502, 661
Real-estate loans:					
Secured by farm land (including improvements).....	384, 307	391, 692	398, 228	384, 754	391, 181
Secured by residential properties (other than farm).....	5, 564, 541	5, 691, 359	5, 802, 715	5, 908, 217	5, 979, 364
Secured by other properties.....	1, 174, 853	1, 195, 991	1, 218, 996	1, 248, 132	1, 253, 974
Consumer loans to individuals.....	4, 372, 134	4, 397, 651	4, 406, 036	4, 415, 153	4, 441, 741
Other loans to individuals: Single-payment loans of \$3,000 and over.....	1, 332, 917	1, 371, 375	1, 353, 510	1, 387, 292	1, 441, 727
Loans to banks.....	102, 826	75, 789	181, 842	65, 272	147, 710
All other loans.....	901, 320	879, 028	870, 986	876, 080	836, 949
Overdrafts.....	22, 507	17, 845	24, 518	23, 665	32, 931
Total gross loans.....	30, 744, 448	30, 991, 919	31, 773, 655	32, 894, 116	32, 840, 530
Less valuation reserves.....	403, 318	407, 683	412, 504	470, 339	487, 788
Net loans.....	30, 341, 130	30, 584, 236	31, 361, 151	32, 423, 777	32, 352, 742
U. S. Government obligations, direct and guaranteed:					
Direct obligations:					
Treasury bills.....	1, 766, 534	2, 177, 281	3, 032, 487	4, 496, 129	3, 523, 543
Treasury certificates of indebtedness.....		1, 747, 572	3, 331, 416	4, 156, 361	4, 154, 858
Treasury notes.....	9, 884, 675	8, 699, 920	7, 155, 719	6, 699, 223	6, 647, 310
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depository bonds).....	1, 238, 657	1, 277, 722	1, 290, 530	1, 288, 852	1, 299, 691
Other bonds maturing in 5 years or less.....	12, 822, 091	12, 068, 825	12, 020, 459	11, 563, 104	11, 176, 032
Other bonds maturing in 5 to 10 years.....	4, 258, 614	3, 906, 378	3, 816, 510	3, 773, 527	3, 997, 027
Other bonds maturing in 10 to 20 years.....	1, 759, 576	1, 714, 025	1, 702, 308	1, 712, 021	1, 752, 396
Bonds maturing after 20 years.....	1, 451, 905	1, 459, 391	1, 498, 231	1, 457, 470	1, 397, 450
Total.....	33, 182, 052	33, 051, 114	33, 847, 660	35, 146, 687	33, 948, 307
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures).....	2, 360	2, 660	8, 898	9, 656	9, 670
Total U. S. Government obligations, direct and guaranteed.....	33, 184, 412	33, 053, 774	33, 856, 558	35, 156, 343	33, 957, 977

¹ Revised to exclude single-payment loans to individuals of \$3,000 and over, previously included but now shown separately.

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Apr. 9, 1951, June 30, 1951, Oct. 10, 1951, Dec. 31, 1951 and Mar. 31, 1952

[In thousands of dollars]

	Apr. 9, 1951 (4,959 banks)	June 30, 1951 (4,953 banks)	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)
Demand deposits:					
Deposits of individuals, partnerships, and corporations.....	48,671,446	48,785,259	51,578,292	54,855,841	50,606,189
Deposits of U. S. Government.....	4,052,518	3,729,903	2,527,163	2,014,856	3,446,075
Deposits of States and political subdivisions.....	4,692,887	5,081,412	4,460,913	4,959,933	5,054,133
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks).....	6,760,997	6,704,916	7,947,227	8,806,729	7,529,081
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	775,628	697,422	663,592	727,060	672,421
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	1,143,094	1,255,277	1,115,190	1,791,869	1,326,451
Total demand deposits.....	66,096,570	66,254,189	68,292,377	73,156,288	68,634,350
Time deposits:					
Deposits of individuals, partnerships, and corporations.....	18,998,878	19,212,936	19,571,450	19,825,659	20,162,908
Deposits of U. S. Government.....	160,751	179,403	203,841	218,767	231,616
Postal savings deposits.....	6,502	7,209	7,540	10,003	12,639
Deposits of States and political subdivisions.....	916,447	958,886	952,549	964,659	1,005,356
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	18,869	16,826	17,731	17,337	19,414
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	203,759	207,365	230,469	238,848	250,858
Total time deposits.....	20,305,206	20,582,625	20,983,580	21,275,273	21,682,791
Cash, balances with other banks, including reserve balances, and cash items in process of collection:					
Cash items in process of collection, including exchanges for clearing house.....	3,949,281	4,623,993	4,234,064	6,075,737	4,574,595
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks).....	4,185,197	4,188,898	4,943,052	5,653,058	4,713,782
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	20,945	16,724	16,588	20,163	16,406
Balances with banks in foreign countries (including balances with foreign branches of other American banks).....	62,815	67,972	29,699	23,204	20,646
Currency and coin.....	1,179,527	985,074	1,333,012	1,418,564	1,217,406
Reserve with Federal Reserve banks.....	12,618,576	12,370,480	12,864,033	12,821,432	12,774,343
Total.....	22,016,341	22,253,141	23,420,448	26,012,158	23,317,178

Condition of National Banks, by Classes, Mar. 31, 1952

[In thousands of dollars]

	Central Reserve city banks (15 banks)	Other Reserve city banks (209 banks)	Country banks (member banks) (4,702 banks)	Nonmember banks (7 banks)	Total (4,933 banks)
ASSETS					
Loans and discounts, including overdrafts.....	6,210,546	14,729,688	11,301,644	110,864	32,352,742
U. S. Government obligations, direct and guaranteed.....	4,797,011	13,690,868	15,377,725	92,373	33,957,977
Obligations of States and political subdivisions.....	1,134,993	2,055,048	2,406,928	10,233	5,607,202
Other bonds, notes, and debentures.....	573,823	873,230	835,006	2,801	2,284,860
Corporate stocks, including stocks of Federal Reserve banks.....	49,376	73,593	62,314	1	185,284
<i>Total loans and securities.....</i>	<i>12,765,749</i>	<i>31,422,427</i>	<i>29,983,617</i>	<i>216,272</i>	<i>74,388,065</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	4,468,391	10,311,307	8,478,897	58,583	23,317,178
Bank premises owned, furniture and fixtures.....	71,536	284,233	341,949	3,244	700,962
Real estate owned, other than bank premises.....		12,585	6,966	28	19,579
Investments and other assets indirectly representing bank premises or other real estate.....	637	51,401	7,345		59,383
Customers' liability on acceptances.....	78,410	103,652	4,747	14	186,823
Income accrued but not yet collected.....	37,428	96,633	36,756	514	171,331
Other assets.....	84,055	49,814	36,515	1,262	171,646
Total assets.....	17,506,206	42,332,052	38,896,792	279,917	99,014,967
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	8,798,745	21,330,217	20,383,116	94,111	50,606,189
Time deposits of individuals, partnerships, and corporations.....	1,517,992	8,275,138	10,271,536	98,242	20,162,908
Deposits of U. S. Government and postal savings.....	1,024,942	1,633,707	990,360	41,321	3,690,330
Deposits of States and political subdivisions.....	364,940	2,684,014	2,988,817	21,718	6,059,489
Deposits of banks.....	3,077,384	4,528,324	862,611	3,455	8,471,774
Other deposits (certified and cashiers' checks, etc.).....	374,894	492,552	456,799	2,206	1,326,451
Total deposits.....	15,158,897	38,943,952	35,953,239	261,053	90,317,141
<i>Demand deposits.....</i>	<i>15,388,431</i>	<i>29,902,177</i>	<i>25,194,219</i>	<i>149,493</i>	<i>68,634,360</i>
<i>Time deposits.....</i>	<i>1,770,466</i>	<i>9,041,775</i>	<i>10,768,990</i>	<i>111,660</i>	<i>21,682,791</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	79,250	118,080	50,607		247,937
Mortgages or other liens on bank premises and other real estate.....		86	150		236
Acceptances outstanding.....	82,292	110,877	4,838	14	198,021
Income collected but not yet earned.....	21,920	91,668	72,967	109	186,664
Expenses accrued and unpaid.....	96,147	200,427	84,102	974	381,650
Other liabilities.....	699,279	177,467	15,239	131	892,116
Total liabilities.....	16,137,785	39,642,557	36,181,142	262,281	92,223,765
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	485,934	840,728	848,664	5,425	2,180,751
Surplus.....	663,591	1,276,491	1,176,324	7,350	3,123,756
Undivided profits.....	183,374	451,286	559,111	2,276	1,226,047
Reserves and retirement account for preferred stock.....	35,522	90,990	131,551	2,585	260,648
Total capital accounts.....	1,368,421	2,689,495	2,715,650	17,636	6,791,202
Total liabilities and capital accounts.....	17,506,206	42,332,052	38,896,792	279,917	99,014,967
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	1,500	400	4,436	100	6,436
Class B preferred stock.....			571		571
Common stock.....	484,434	840,328	843,657	5,325	2,173,744
Total.....	485,934	840,728	848,664	5,425	2,180,751
Retirable value of preferred capital stock:					
Class A preferred stock.....	1,500	400	8,518	100	10,518
Class B preferred stock.....			826		826
Total.....	1,500	400	9,344	100	11,344
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,924,771	5,947,880	4,710,353	80,441	12,663,445

Condition of National Banks, by States, Mar. 31, 1952

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine.....	32	85,304	90,596	12,144	11,445	622	48,030	1,347	71	256		196	256	250,267
New Hampshire.....	51	78,687	68,552	10,178	5,065	457	50,754	1,930	31	50		2	179	215,885
Vermont.....	38	55,754	50,973	6,988	4,629	322	26,147	1,596	19	23		134	97	146,682
Massachusetts.....	115	1,207,966	1,125,365	146,572	63,719	6,633	789,278	27,077	23	405	43,664	6,741	12,504	3,429,887
Rhode Island.....	6	70,686	92,320	4,032	2,709	418	33,384	3,957					134	208,246
Connecticut.....	48	259,936	351,219	89,243	20,047	1,478	224,606	10,402	192	2	153	1,130	500	958,808
Total New England States.....	290	1,758,173	1,779,025	269,157	107,614	9,930	1,172,199	46,309	336	736	44,088	8,538	13,670	5,209,775
New York.....	370	5,251,667	4,018,144	1,133,264	508,290	43,847	3,678,435	89,311	656	1,716	73,361	26,891	84,043	14,909,625
New Jersey.....	200	818,247	1,146,128	216,480	84,352	4,454	476,737	26,289	145	396	127	4,757	2,686	2,780,798
Pennsylvania.....	615	2,573,710	2,704,999	475,046	311,367	19,029	1,704,204	61,702	1,293	7,304	6,127	10,980	7,090	7,882,851
Delaware.....	11	12,216	12,686	1,829	1,201	117	6,533	529	3					35,168
Maryland.....	59	190,253	327,106	31,790	27,691	1,253	193,090	5,391	32	546	146	1,239	986	779,523
District of Columbia.....	9	197,410	352,288	10,885	21,588	1,001	216,907	8,187	528			515	530	809,839
Total Eastern States.....	1,264	9,043,503	8,561,351	1,869,294	954,489	69,701	6,275,906	191,409	2,657	9,962	79,761	44,387	95,384	27,197,804
Virginia.....	133	447,104	470,097	52,861	25,149	2,189	308,137	12,680	233	692	650	1,229	1,300	1,322,321
West Virginia.....	74	150,922	250,650	23,541	10,024	1,061	141,930	4,908	21			173	497	583,727
North Carolina.....	45	184,714	171,111	31,460	6,644	874	133,413	5,326	78		400	619	467	535,106
South Carolina.....	25	141,140	206,035	18,644	10,827	639	138,774	3,648	116	38		444	377	520,682
Georgia.....	51	404,562	340,769	50,845	16,863	1,549	308,833	12,685	196			1,816	1,319	1,139,437
Florida.....	63	343,847	735,966	96,588	19,704	2,383	454,291	17,858	474	135		2,781	1,362	1,675,389
Alabama.....	71	316,924	371,582	89,159	16,872	1,623	285,278	7,750	358	528	1,492	1,562	1,259	1,094,387
Mississippi.....	24	61,139	78,993	32,046	1,476	413	62,929	2,155	35			2,751	1,166	239,383
Louisiana.....	36	327,596	585,510	73,578	8,899	2,215	373,282	11,126	190	580	4,892	2,754	1,418	1,392,040
Texas.....	443	2,200,583	1,882,954	252,615	53,548	10,129	1,027,224	58,727	9,703	11,364	19,117	5,734	5,346	6,537,044
Arkansas.....	52	120,471	169,767	43,215	8,238	759	126,698	2,769	4	30		2,343	279	472,171
Kentucky.....	92	198,218	298,213	24,472	13,828	1,184	176,415	5,026	315	40		912	334	718,989
Tennessee.....	74	566,976	478,583	82,119	19,628	2,703	409,009	16,572	114	29	259	1,533	793	1,578,318
Total Southern States.....	1,183	5,464,196	6,040,230	871,143	211,700	27,721	4,466,213	160,828	11,837	13,436	26,842	19,931	14,917	17,808,994
Ohio.....	238	1,248,386	1,693,293	232,945	65,839	6,567	90,947	33,924	21	853	969	6,143	3,315	4,243,202
Indiana.....	125	502,113	897,782	89,437	38,321	2,669	49,810	13,702	11	25	125	2,850	2,039	2,039,033
Illinois.....	386	2,963,450	3,678,046	470,062	229,323	16,200	2,107,651	34,388	483	1,024	5,459	19,123	8,022	9,595,343
Michigan.....	78	898,534	1,427,661	180,511	49,293	4,259	74,853	16,197	91	1,395	5	6,377	4,945	3,364,119
Wisconsin.....	95	398,606	712,078	61,586	57,282	2,182	39,291	9,323	24		54	2,583	2,495	1,641,504
Minnesota.....	178	757,630	691,683	115,402	63,014	3,371	531,699	9,548	500	3,616	751	1,025	1,025	2,183,975
Iowa.....	97	244,140	297,512	71,259	16,375	1,112	233,830	4,305	140	1,186		1,215	579	873,536
Missouri.....	79	643,636	646,385	73,281	34,356	3,252	513,805	10,143	140	275	1,474	3,324	1,377	1,931,448
Total Middle Western States.....	1,276	7,656,495	10,044,440	1,294,533	553,803	39,612	6,062,996	131,530	1,392	8,374	8,837	46,351	23,797	25,872,160
North Dakota.....	40	75,514	122,608	9,238	5,896	323	55,50	1,355	18			747	141	271,590
South Dakota.....	35	91,694	106,133	11,908	6,736	354	62,49	2,132	3			794	418	283,021
Nebraska.....	123	315,563	365,029	65,842	18,127	1,334	272,73	5,850	22			1,447	370	1,046,327
Kansas.....	174	276,881	390,135	66,503	23,315	1,334	295,66	4,626	255	143		1,068	718	1,060,654
Montana.....	39	74,946	138,044	10,430	6,982	334	73,19	2,906			7	714	69	307,621
Wyoming.....	24	59,624	85,234	7,924	2,702	258	54,18	1,503	25			244	74	211,781
Colorado.....	77	297,255	399,450	28,323	12,909	1,344	264,10	3,106	83			1,753	464	1,008,789
New Mexico.....	26	86,365	115,787	8,512	1,467	416	87,24	2,611	98	135		202	111	302,952
Oklahoma.....	198	454,686	545,090	110,052	25,875	2,332	479,83	12,537	346	1,112		2,094	983	1,634,937
Total Western States.....	736	1,732,528	2,267,510	318,732	104,009	8,029	1,645,580	36,626	850	1,390	7	9,063	3,348	6,127,672
Washington.....	34	646,753	575,523	152,957	25,018	2,499	446,563	19,053	317	475	197	3,804	1,192	1,874,333
Oregon.....	19	516,966	446,628	94,174	13,789	1,824	254,763	14,915	29			3,748	814	1,348,250
California.....	93	4,987,762	3,645,082	684,243	294,741	24,466	2,211,385	84,395	1,261	25,010	26,477	32,788	15,912	12,033,522
Idaho.....	13	124,784	160,328	6,738	1,122	453	69,255	3,099	24			11	200	366,014
Utah.....	10	90,762	127,973	7,543	1,228	290	62,344	2,584				6	101	292,831
Nevada.....	5	51,134	77,356	6,203	2,813	168	29,064	1,717	33			557	265	169,340
Arizona.....	3	168,822	140,156	22,252	11,733	590	82,327	5,223	815			1,633	784	434,335
Total Pacific States.....	177	6,586,983	5,173,048	974,110	350,444	30,290	3,155,701	11,016	2,479	25,485	27,274	42,547	19,268	16,518,645
Total United States (exclusive of possessions).....	4,926	32,241,878	33,865,604	5,596,969	2,282,059	185,283	23,258,595	68,718	19,551	59,383	186,809	170,817	170,384	98,735,050
Alaska (nonmember banks).....	5	17,434	36,701	2,105	310		22,564	664	9				87	79,874
The Territory of Hawaii (nonmember bank).....	1	91,907	52,689	8,128	2,491	1	34,849	2,570	19		14	507	1,026	194,201
Virgin Islands of the United States (nonmember bank).....	1	1,523	2,983				1,170	10			7	149		5,842
Total possessions (nonmember banks).....	7	110,864	92,373	10,233	2,801	1	58,583	3,14	28		14	514	1,262	279,917
Total United States and possessions.....	4,933	32,352,742	33,957,977	5,607,202	2,284,860	185,284	23,317,178	700,91	19,579	59,383	186,823	171,331	171,646	99,014,967
New York City (central Reserve city).....	5	4,196,915	2,934,647	922,056	444,559	37,904	3,145,211	59,48		203	73,400	23,235	79,150	11,916,409
Chicago (central Reserve city).....	10	2,013,631	1,862,364	1,232,937	129,264	11,472	1,823,180	12,04		434	5,370	14,193	4,905	5,580,797
Other Reserve cities.....	209	14,729,688	13,690,968	2,055,048	873,230	73,593	10,311,307	284,233	12,585	51,401	103,652	96,633	49,814	42,332,052
Country banks (member banks).....	4,702	11,301,644	15,377,725	2,406,928	835,006	82,314	8,478,897	341,949	6,966	7,345	4,747	36,756	36,515	38,896,792
Possessions (nonmember banks).....	7	110,864	92,373	10,233	2,801	1	58,583	3,244	28		14	514	1,262	279,917

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	12	67,778	84,446	20,286	7,532	334	52,600	3,278	35	2	153	399	177	237,020
New Jersey, District No. 2.....	124	654,228	824,142	170,017	59,323	3,280	351,734	19,053	97	192	127	3,973	1,720	2,087,886
Kentucky, District No. 4.....	49	81,380	111,432	10,989	3,374	530	68,017	2,542	1	15	32	98	82	278,492
Pennsylvania, District No. 4.....	159	1,184,802	1,243,622	184,502	135,086	9,333	753,597	29,833	9	7,246	699	7,067	1,726	3,557,522
West Virginia, District No. 4.....	7	11,515	14,510	1,157	951	93	8,123	137				2	2	36,488
Louisiana, District No. 6.....	25	263,219	480,738	56,968	7,612	1,373	311,860	9,159	76	500	4,892	2,227	1,227	1,139,951
Mississippi, District No. 6.....	14	49,713	61,761	27,123	1,026	326	50,110	1,872	4			25	132	192,092
Tennessee, District No. 6.....	67	298,604	343,845	47,531	12,503	1,656	248,219	10,589	4			74	1,090	532,964,757
Indiana, District No. 7.....	87	415,978	778,700	80,501	33,149	2,205	425,816	10,874	2	25	125	2,644	1,722	1,751,821
Illinois, District No. 7.....	264	2,794,215	3,388,833	429,672	210,106	15,264	2,021,078	30,356	4	1,024	5,390	18,598	7,464	8,913,263
Michigan, District No. 7.....	52	862,845	1,369,188	169,712	47,382	4,040	752,860	15,308	4	1,395	5	6,376	4,695	3,234,096
Wisconsin, District No. 7.....	68	356,832	638,693	54,772	53,891	1,937	360,967	8,327	4			54	2,296	2,416
Missouri, District No. 10.....	28	233,455	291,147	27,472	14,400	1,038	244,778	4,000			233	554	709	463,818,249
New Mexico, District No. 10.....	8	56,703	78,347	6,352	1,417	302	51,867	1,528			35		202	86
Oklahoma, District No. 10.....	189	446,872	539,025	107,760	25,682	2,295	471,764	12,368	33	1,112			2,094	973

LIABILITIES
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political sub- divisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	118,858	82,217	5,773	6,909	7,400	1,672	222,829
New Hampshire.....	116,989	42,827	7,409	12,800	7,053	5,130	192,208
Vermont.....	55,064	66,562	2,596	4,091	944	1,576	150,833
Massachusetts.....	2,016,425	435,259	112,699	150,534	303,668	44,653	3,063,238
Rhode Island.....	101,315	60,933	8,181	12,669	3,066	5,366	191,690
Connecticut.....	587,015	180,212	38,995	28,754	22,147	29,561	886,084
Total New England States.....	2,995,666	868,010	175,653	215,757	344,278	87,958	4,687,322
New York.....	7,878,402	1,719,407	718,966	366,457	1,826,986	346,544	12,856,762
New Jersey.....	1,176,420	1,067,195	65,578	194,681	35,394	40,169	2,579,437
Pennsylvania.....	4,016,304	1,959,953	300,482	265,707	472,588	57,786	7,072,820
Delaware.....	17,676	11,775	363	168		317	30,299
Maryland.....	409,621	155,849	29,887	59,409	64,333	2,517	721,616
District of Columbia.....	552,056	100,114	31,561	126	51,734	20,674	756,266
Total Eastern States.....	14,050,479	5,014,293	1,146,837	886,548	2,451,035	468,007	24,017,199
Virginia.....	623,105	328,819	56,192	90,351	94,132	22,210	1,214,809
West Virginia.....	298,552	139,285	14,331	44,879	32,674	5,717	535,458
North Carolina.....	320,401	82,185	16,519	45,169	20,860	8,729	493,863
South Carolina.....	309,681	53,212	24,962	77,442	17,269	6,745	489,311
Georgia.....	614,104	147,300	47,183	97,113	151,700	4,772	1,062,172
Florida.....	974,361	221,978	41,901	173,624	141,320	15,576	1,568,760
Alabama.....	600,637	200,928	38,210	89,948	76,518	5,717	1,011,958
Mississippi.....	117,094	45,507	6,696	36,164	17,103	1,356	223,280
Louisiana.....	726,756	185,795	28,774	177,247	174,057	11,378	1,304,005
Texas.....	3,990,700	487,063	200,328	488,716	834,356	62,731	6,063,899
Arkansas.....	285,680	59,877	9,268	38,779	39,913	2,551	436,048
Kentucky.....	447,871	108,265	23,053	44,644	35,413	5,049	664,955
Tennessee.....	748,788	300,64	34,869	123,698	241,969	11,759	1,461,947
Total Southern States.....	10,057,730	2,361,21	542,286	1,527,774	1,877,284	164,290	16,531,085
Ohio.....	2,163,945	1,012,468	198,549	301,794	211,842	57,843	3,946,441
Indiana.....	1,018,476	478,854	76,931	202,412	101,515	30,093	1,909,281
Illinois.....	4,250,046	2,071,989	462,807	486,147	1,375,339	119,427	8,775,756
Michigan.....	1,654,315	91,807	220,935	161,046	166,980	25,732	3,142,815
Wisconsin.....	749,315	47,640	87,667	83,585	117,388	20,167	1,556,762
Minnesota.....	971,184	49,358	69,597	148,146	304,229	18,545	2,001,059
Iowa.....	419,008	12,866	23,291	101,830	115,934	4,897	817,826
Missouri.....	1,035,724	42,337	64,485	70,115	378,336	9,943	1,800,940
Total Middle Western States.....	12,262,013	5,48,319	1,204,262	1,555,075	2,771,563	286,647	23,927,879
North Dakota.....	158,422	67,864	5,073	12,446	9,689	1,627	255,121
South Dakota.....	167,004	52,478	6,967	27,676	9,005	2,078	265,208
Nebraska.....	605,678	112,308	29,992	69,742	145,207	6,620	969,547
Kansas.....	605,894	91,647	34,846	169,325	85,671	7,871	995,254
Montana.....	197,943	52,221	4,584	22,903	11,914	3,491	293,056
Wyoming.....	119,984	37,362	4,891	24,827	10,463	1,212	198,739
Colorado.....	586,324	184,537	33,935	59,275	70,951	7,279	942,301
New Mexico.....	162,878	39,954	12,021	56,833	9,555	2,967	284,208
Oklahoma.....	977,808	120,298	47,516	172,663	162,997	13,731	1,495,013
Total Western States.....	3,581,935	758,669	179,825	615,690	515,452	46,876	5,698,447
Washington.....	1,018,162	438,798	61,248	131,985	77,843	15,778	1,743,814
Oregon.....	680,651	364,884	33,968	116,443	33,106	16,417	1,245,469
California.....	5,166,139	4,134,112	270,947	857,625	368,128	225,595	11,022,546
Idaho.....	198,514	90,026	8,104	43,022	3,608	2,260	345,529
Utah.....	158,610	56,339	9,615	30,899	17,685	1,847	274,995
Nevada.....	79,204	51,368	6,703	17,640	735	2,072	157,722
Arizona.....	262,975	78,127	9,561	39,313	7,607	6,498	404,081
Total Pacific States.....	7,564,255	5,213,654	400,146	1,236,927	508,707	270,467	15,194,156
Total United States (exclusive of posses- sions).....	50,512,078	20,064,666	3,649,009	6,037,771	8,468,319	1,324,245	90,056,088
Alaska (nonmember banks).....	37,745	13,356	17,617	6,303	491	729	76,241
The Territory of Hawaii (nonmember bank).....	54,778	82,591	23,487	14,251	2,930	1,444	179,481
Virgin Islands of the United States (non- member bank).....	1,588	2,295	217	1,164	34	33	5,331
Total possessions (nonmember banks).....	94,111	98,242	41,321	21,718	3,455	2,206	261,053
Total United States and possessions.....	50,606,189	20,162,908	3,690,330	6,059,489	8,471,774	1,326,451	90,317,141
New York City (central Reserve city).....	6,580,595	668,922	652,308	122,863	1,808,698	307,020	10,140,406
Chicago (central Reserve city).....	2,218,150	849,070	372,634	242,077	1,268,686	67,874	5,018,491
Other Reserve cities.....	21,330,217	8,275,138	1,633,707	2,684,014	4,528,324	492,552	33,943,952
Country banks (member banks).....	20,383,11	10,271,536	990,360	2,988,817	862,611	456,799	35,953,239
Possessions (nonmember banks).....	94,11	98,242	41,321	21,718	3,455	2,206	261,053

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	129,74	64,943	8,158	8,591	3,867	7,188	221,921
New Jersey, District No. 2.....	852,13	842,972	48,945	127,566	33,677	33,866	1,939,639
Kentucky, District No. 4.....	176,77	153,992	4,381	15,946	2,647	1,409	354,152
Pennsylvania, District No. 4.....	1,943,22	748,928	181,001	197,002	197,419	15,586	3,180,258
West Virginia, District No. 4.....	1,151	10,010	938	3,337	1,687	367	32,490
Louisiana, District No. 6.....	5,950	155,795	122,518	158,652	151,442	6,780	1,066,157
Mississippi, District No. 6.....	2,266	39,896	5,438	29,318	16,741	1,221	179,880
Tennessee, District No. 6.....	4,781	203,349	25,529	85,443	131,041	9,218	896,361
Indiana, District No. 7.....	2,660	409,661	168,764	179,933	87,492	25,357	1,643,867
Illinois, District No. 7.....	3,3,891	1,909,924	452,609	420,261	1,308,635	115,485	8,140,805
Michigan, District No. 7.....	113,135	848,197	218,433	151,660	166,682	25,039	3,023,146
Wisconsin, District No. 7.....	79,365	417,958	63,531	71,045	114,491	19,204	1,585,594
Missouri, District No. 10.....	419,565	77,557	21,202	20,012	227,470	4,992	770,798
New Mexico, District No. 10.....	84,206	32,973	11,182	44,791	8,430	2,131	183,713
Oklahoma, District No. 10.....	962,984	117,451	47,315	168,926	162,586	13,323	1,472,686

States, Mar. 31, 1952—Continued

LIABILITIES—Continued
[In thousands of dollars]

Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
1,474			531	365	197	225,396	Maine.
960			172	236	37	193,613	New Hampshire.
237			423	156	321	131,970	Vermont.
3,105		45,958	6,512	14,396	5,149	3,138,358	Massachusetts.
		271	325	974	7	193,107	Rhode Island.
1,550		153	2,108	3,258	759	894,512	Connecticut.
7,326		46,382	10,071	19,385	6,470	4,776,956	Total New England States.
16,310	10	77,133	25,535	75,997	691,840	13,743,587	New York.
2,085		127	6,296	6,775	820	2,595,540	New Jersey.
3,021		6,544	11,338	23,884	16,842	7,134,449	Pennsylvania.
		146	632	788	2	30,801	Delaware.
450			448	2,433	301	723,933	Maryland.
					8,257	767,403	District of Columbia.
21,866	10	83,950	44,249	109,877	718,062	24,995,213	Total Eastern States.
1,230		650	2,349	4,552	305	1,223,895	Virginia.
1,325			371	1,288	119	538,541	West Virginia.
200		400	1,741	1,578	224	498,006	North Carolina.
			797	2,024	1,107	493,239	South Carolina.
			4,952	4,042	671	1,071,837	Georgia.
	100	1,583	3,114	5,243	271	1,577,388	Florida.
			2,696	4,071	745	1,021,153	Alabama.
			264	331	7	224,522	Mississippi.
3,000		5,887	1,193	4,121	369	1,318,575	Louisiana.
		20,626	5,050	20,290	1,647	6,111,512	Texas.
			948	993	52	438,041	Arkansas.
400		32	1,078	1,432	456	668,353	Kentucky.
2,500		259	4,743	4,558	663	1,474,670	Tennessee.
8,655	100	29,437	29,296	54,523	6,636	16,659,732	Total Southern States.
500		969	8,170	14,470	3,544	3,974,094	Ohio.
100		125	3,733	3,971	749	1,917,959	Indiana.
94,700		5,631	14,058	37,152	11,654	8,936,950	Illinois.
25,000		5	13,956	12,316	3,545	3,197,637	Michigan.
100		54	1,922	3,932	384	1,542,154	Wisconsin.
14,000		751	9,196	10,316	1,704	2,037,026	Minnesota.
185			839	1,307	23	820,180	Iowa.
1,300		1,642	1,701	5,313	682	1,811,578	Missouri.
135,885		9,177	53,575	88,777	22,285	24,237,578	Total Middle Western States.
	25		561	968	15	256,665	North Dakota.
			734	1,440	3	267,410	South Dakota.
10,504			742	1,832	196	982,821	Nebraska.
64			1,053	2,248	179	998,798	Kansas.
		7	978	381	19	294,441	Montana.
500			508	418	12	200,177	Wyoming.
500			730	3,330	54	946,915	Colorado.
1,007			388	224	211	286,038	New Mexico.
20,000			1,201	4,790	415	1,521,419	Oklahoma.
32,575	25	7	6,895	15,631	1,104	5,754,684	Total Western States.
	86	207	4,655	6,221	1,459	1,756,442	Washington.
	15	600	4,484	5,642	3,808	1,260,018	Oregon.
40,630		28,247	28,631	75,139	130,648	11,325,841	California.
			530	1,132	62	347,253	Idaho.
			550	1,324	154	277,023	Utah.
			336	999	371	159,428	Nevada.
1,000			3,283	2,026	926	411,316	Arizona.
41,630	101	29,054	42,469	92,483	137,428	15,537,321	Total Pacific States.
247,937	236	198,007	186,555	380,676	891,985	91,961,484	Total United States (exclusive of possessions).
		14	3	95	2	76,341	Alaska (nonmember banks).
			96	865	115	180,571	The Territory of Hawaii (nonmember bank).
			10	14	14	5,369	Virgin Islands of the United States (nonmember bank).
		14	109	974	131	262,281	Total possessions (nonmember banks).
247,937	236	198,021	186,664	381,650	892,116	92,223,765	Total United States and possessions.
		76,750	15,549	68,382	689,667	10,990,754	New York City (central Reserve city).
79,250		5,542	6,371	27,765	9,612	5,147,031	Chicago (central Reserve city).
118,080	86	110,877	91,668	200,427	177,467	39,642,557	Other Reserve cities.
50,607	150	4,838	72,967	84,102	15,239	36,181,142	Country banks (member banks).
		14	109	974	131	262,281	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

300		153	591	526	109	223,600	Connecticut, District No. 2.
615		127	5,341	5,402	722	1,951,846	New Jersey, District No. 2.
		32	116	391	43	255,034	Kentucky, District No. 4.
200		699	4,986	14,858	13,615	3,214,616	Pennsylvania, District No. 4.
			33	49	1	32,573	West Virginia, District No. 4.
3,000		5,887	840	3,387	359	1,079,610	Louisiana, District No. 6.
			261	329	5	180,475	Mississippi, District No. 6.
		74	3,079	2,503	277	902,294	Tennessee, District No. 6.
100		125	2,932	3,556	427	1,651,007	Indiana, District No. 7.
94,700		5,562	13,461	35,844	11,502	8,301,874	Illinois, District No. 7.
25,000		5	13,906	12,172	3,539	3,077,768	Michigan, District No. 7.
100		54	1,618	3,588	379	1,391,333	Wisconsin, District No. 7.
		554	440	1,093	7	772,892	Missouri, District No. 10.
1,000			359	224	207	185,603	New Mexico, District No. 10.
20,000			1,175	4,780	415	1,498,955	Oklahoma, District No. 10.

Condition of National Banks, by States, Mar. 31, 1952—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	9,240	9,629	5,071	931	24,871	250,267			9,240	9,240
New Hampshire.....	6,093	9,232	5,814	1,133	22,272	215,885	7		6,086	6,093
Vermont.....	4,803	5,073	3,733	1,103	14,712	146,682			4,803	4,803
Massachusetts.....	78,989	140,765	51,673	20,102	291,529	3,429,887	53		78,936	78,989
Rhode Island.....	4,695	8,683	1,716	45	15,139	208,246			4,695	4,695
Connecticut.....	22,833	25,679	12,273	3,511	64,296	958,808			22,833	22,833
Total New England States.....	126,653	199,061	80,280	26,825	432,819	5,209,775	60		126,593	126,653
New York.....	377,391	567,577	205,782	15,288	1,166,038	14,909,625	1,524	266	375,601	377,391
New Jersey.....	83,994	32,323	9,079	185,258	2,780,798	1,145	65		58,652	59,862
Pennsylvania.....	207,288	415,092	115,083	10,939	748,402	7,882,851		50	207,238	207,288
Delaware.....	1,260	2,660	868	79	4,867	35,168			1,260	1,260
Maryland.....	14,360	27,359	10,063	3,808	55,590	779,523			14,360	14,360
District of Columbia.....	12,700	20,650	7,893	1,193	42,436	809,839			12,700	12,700
Total Eastern States.....	672,861	1,117,332	372,012	40,386	2,202,591	27,197,804	2,669	381	669,811	672,861
Virginia.....	29,656	43,013	20,779	4,978	98,426	1,322,321			29,656	29,656
West Virginia.....	12,985	22,226	7,930	2,045	45,186	583,727			12,985	12,985
North Carolina.....	9,650	19,462	6,252	1,736	37,100	535,106			9,650	9,650
South Carolina.....	8,712	12,593	4,837	1,301	27,443	520,682			8,712	8,712
Georgia.....	21,223	28,883	9,068	8,426	67,600	1,139,437			21,223	21,223
Florida.....	33,175	45,782	12,057	6,987	98,001	1,675,389			33,175	33,175
Alabama.....	22,007	31,961	15,182	4,084	73,234	1,094,387			22,007	22,007
Mississippi.....	4,583	9,179	835	264	14,861	239,383	138		4,445	4,583
Louisiana.....	19,588	36,395	17,056	426	73,465	1,392,040			19,588	19,588
Texas.....	162,300	175,731	68,639	18,862	425,532	6,537,044	200		162,100	162,300
Arkansas.....	10,570	14,031	8,157	1,372	34,130	472,171		150	10,420	10,570
Kentucky.....	15,225	24,261	9,648	1,502	50,636	718,989			15,225	15,225
Tennessee.....	32,001	50,013	18,021	3,613	103,648	1,578,318			32,001	32,001
Total Southern States.....	381,675	513,530	198,461	55,596	1,149,262	17,808,994	338	150	381,187	381,675
Ohio.....	93,551	125,494	45,401	4,662	269,108	4,243,202			93,551	93,551
Indiana.....	34,105	54,450	27,480	5,030	121,074	2,039,033	25		34,080	34,105
Illinois.....	248,272	284,979	73,599	51,543	658,393	9,595,343	1,519	15	246,738	248,272
Michigan.....	47,395	84,158	28,992	5,937	166,482	3,364,119	1,000		46,395	47,395
Wisconsin.....	29,365	43,227	22,194	4,564	99,350	1,641,504	50		29,315	29,365
Minnesota.....	39,136	73,485	22,725	11,603	146,949	2,183,975	75	25	39,036	39,136
Iowa.....	14,498	22,665	13,258	2,935	53,356	873,536			14,498	14,498
Missouri.....	42,208	48,773	25,669	3,220	119,870	1,931,448			42,208	42,208
Total Middle Western States.....	548,530	737,231	259,327	89,494	1,634,582	25,872,160	2,669	40	545,821	548,530
North Dakota.....	4,605	6,146	3,251	923	14,925	271,590			4,605	4,605
South Dakota.....	4,793	7,004	2,886	928	15,611	283,021			4,793	4,793
Nebraska.....	21,498	22,479	14,391	5,138	63,506	1,046,327			21,498	21,498
Kansas.....	20,395	24,163	15,754	1,544	61,856	1,060,654			20,395	20,395
Montana.....	5,220	5,939	1,841	180	13,180	307,621			5,220	5,220
Wyoming.....	2,660	5,460	3,011	473	11,604	211,781			2,660	2,660
Colorado.....	17,100	27,623	13,282	3,869	61,874	1,008,789			17,100	17,100
New Mexico.....	6,490	6,020	1,359	3,045	16,914	302,952			6,490	6,490
Oklahoma.....	34,413	43,578	30,594	4,933	113,518	1,634,937			34,413	34,413
Total Western States.....	117,174	148,412	86,369	21,033	372,988	6,127,672			117,174	117,174
Washington.....	34,725	48,584	21,730	12,872	117,911	1,874,353			34,725	34,725
Oregon.....	24,285	36,520	27,292	135	88,232	1,348,250			24,285	24,285
California.....	247,963	287,072	162,699	9,947	707,681	12,033,522	600		247,363	247,963
Idaho.....	7,300	7,820	3,088	553	18,761	366,014			7,300	7,300
Utah.....	4,300	4,929	5,417	1,162	15,808	292,831			4,300	4,300
Nevada.....	2,385	3,715	3,752	60	9,912	169,340			2,385	2,385
Arizona.....	7,475	12,200	3,344		23,019	434,335			7,475	7,475
Total Pacific States.....	328,433	400,840	227,322	24,729	981,324	16,518,645	600		327,833	328,433
Total United States (exclusive of possessions).....	2,175,326	3,116,406	1,223,771	258,063	6,773,566	98,735,050	6,336	571	2,168,419	2,175,326
Alaska (nonmember banks).....	1,225	1,225	693	390	3,533	79,874			1,225	1,225
The Territory of Hawaii (nonmember bank).....	4,000	6,000	1,455	2,175	13,630	194,201			4,000	4,000
Virgin Islands of the United States (nonmember bank).....	200	125	128	20	473	5,842	100		100	200
Total possessions (nonmember banks).....	5,425	7,350	2,276	2,585	17,636	279,917	100		5,325	5,425
Total United States and possessions.....	2,180,751	3,123,756	1,226,047	260,648	6,791,202	99,014,967	6,436	571	2,173,744	2,180,751
New York City (central Reserve city).....	302,234	465,016	155,020	3,385	925,655	11,916,409			302,234	302,234
Chicago (central Reserve city).....	183,700	198,575	28,354	32,137	442,766	5,589,797	1,500		182,200	183,700
Other Reserve cities.....	840,728	1,276,491	481,286	90,990	2,689,495	42,332,052	400		840,328	840,728
Country banks (member banks).....	848,664	1,176,324	559,111	131,551	2,715,550	38,896,792	4,436	571	843,657	848,664
Possessions (nonmember banks).....	5,425	7,350	2,276	2,585	17,636	279,917	100		5,325	5,425

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	5,208	5,880	2,094	238	13,420	237,020			5,208	5,208
New Jersey, District No. 2.....	44,410	61,016	23,605	7,009	136,040	2,087,888	1,095	30	43,285	44,410
Kentucky, District No. 4.....	7,045	10,966	4,666	781	23,458	278,492			7,045	7,045
Pennsylvania, District No. 4.....	98,305	204,034	37,756	2,811	342,906	3,557,522			98,305	98,305
West Virginia, District No. 4.....	1,140	1,975	658	142	3,915	36,488			1,140	1,140
Louisiana, District No. 6.....	15,263	29,982	14,699	397	60,341	1,139,951			15,263	15,263
Mississippi, District No. 6.....	3,553	7,319	622	123	11,617	192,092	138		3,415	3,553
Tennessee, District No. 6.....	20,865	28,734	10,726	2,138	62,463	964,757			20,865	20,865
Indiana, District No. 7.....	27,760	45,564	23,315	4,175	100,814	1,751,821	25		27,735	27,760
Illinois, District No. 7.....	235,910	266,348	61,863	47,268	611,389	8,913,263	1,519	15	234,376	235,910
Michigan, District No. 7.....	44,407	79,836	26,826	5,259	156,328	3,234,096	1,000		43,407	44,407
Wisconsin, District No. 7.....	25,900	38,477	20,339	4,097	88,873	1,480,206	50		25,910	25,900
Missouri, District No. 10.....	14,465	18,006	11,131	1,755	45,357	818,249			14,465	14,465
New Mexico, District No. 10.....	4,550	4,180	543	2,123	11,396	196,899			4,550	4,550
Oklahoma, District No. 10.....	33,863	42,895	30,121	4,450	111,329	1,610,284			33,863	33,863

Loans and Discounts of National Banks, by States, Mar. 31, 1952

(In thousands of dollars)

Location	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers directly guar- anteed by the Com- modity Credit Corporation	Other loans to farmers	Loans to brok- ers and dealers in se- curi- ties	Other loans for the pur- pose of purchas- ing or carry- ing stocks, bonds, and other securities	Real-estate loans			Con- sumer loans to individu- als (ex- clusive of single- payment loans of \$3,000 and over)	Other loans to individu- als (single- payment loans of \$3,000 and over)	Loans to banks	All other loans	Over- drafts	Total gross loans	Less valua- tion reserves	Net loans
						Secured by farm land (in- cluding improve- ments)	Secured by resi- dential propert- ies (other than farm)	Secured by other propert- ies								
Maine.....	33,543	54	3,331	33	1,026	1,652	18,045	6,052	14,468	5,306	-----	2,977	4	86,491	1,187	85,304
New Hampshire.....	32,408	-----	2,111	15	1,281	1,360	15,849	3,733	14,622	5,516	-----	2,471	20	79,386	699	78,687
Vermont.....	12,050	-----	4,881	-----	1,739	3,309	13,979	3,818	13,863	1,657	-----	1,052	20	56,368	614	55,754
Massachusetts.....	790,358	23	3,779	8,196	11,792	1,493	105,778	55,374	118,341	85,341	9,386	42,719	283	1,232,863	24,957	1,207,906
Rhode Island.....	27,219	-----	35	58	1,223	152	21,267	5,917	5,974	9,725	-----	24	28	71,622	936	70,686
Connecticut.....	107,810	-----	2,714	288	3,762	1,290	60,088	14,193	50,617	16,336	-----	7,561	95	264,754	4,918	259,836
Total New England States.....	1,003,388	77	16,851	8,590	20,823	9,256	235,006	89,087	217,885	123,881	9,386	56,804	450	1,791,484	33,311	1,758,173
New York.....	3,448,593	70	43,056	336,114	91,214	18,598	389,974	81,313	532,805	197,873	45,786	165,591	1,246	5,352,233	100,566	5,251,667
New Jersey.....	193,038	61	9,537	1,059	7,951	6,642	351,238	44,229	144,818	57,830	25	12,394	120	828,942	10,695	818,247
Pennsylvania.....	1,380,266	367	46,036	4,412	29,514	39,035	512,402	129,024	275,989	86,892	66,920	52,257	236	2,623,350	49,640	2,573,710
Delaware.....	2,604	-----	1,218	-----	84	1,240	4,999	721	991	57	-----	309	2	12,225	9	12,216
Maryland.....	65,451	83	4,921	2,873	29,843	7,478	33,815	13,268	15,913	9,299	450	8,009	56	191,459	1,206	190,253
District of Columbia.....	84,070	-----	14	1,345	3,296	173	46,490	16,342	26,525	16,445	-----	4,773	73	199,546	2,136	197,410
Total Eastern States.....	5,174,022	581	104,782	345,803	161,902	73,166	1,338,918	284,897	997,041	368,396	113,181	243,333	1,733	9,207,755	164,252	9,043,503
Virginia.....	140,381	116	20,439	1,496	6,740	14,615	101,377	29,028	80,567	36,042	1,130	19,355	143	451,429	4,325	447,104
West Virginia.....	30,066	-----	2,576	-----	1,825	3,658	50,473	12,656	35,475	15,104	-----	1,293	33	153,159	2,237	150,922
North Carolina.....	85,195	74	8,486	846	7,630	3,045	11,882	8,010	38,066	19,944	10	3,969	39	187,196	2,482	184,714
South Carolina.....	59,868	1,636	5,710	493	2,226	1,976	13,636	10,035	28,985	13,156	-----	5,049	68	142,838	1,698	141,140
Georgia.....	198,105	817	13,159	2,532	7,990	4,509	29,064	15,526	86,634	31,540	2,252	16,798	261	409,187	4,625	404,562
Florida.....	163,897	39	8,207	1,836	14,684	2,505	28,203	19,316	71,249	27,465	480	9,280	59	347,220	3,373	343,847
Alabama.....	121,024	1,321	25,619	1,243	3,442	5,218	36,205	11,926	70,668	26,842	15	19,818	225	323,566	6,642	316,924
Mississippi.....	24,580	154	4,477	176	686	2,023	6,906	4,584	12,771	4,000	-----	1,766	142	62,265	1,126	61,139
Louisiana.....	195,456	295	9,833	1,597	3,490	3,032	22,127	18,975	39,927	22,621	319	13,451	539	331,662	4,066	327,596
Texas.....	1,217,980	6,701	206,591	7,636	66,300	19,984	105,218	66,404	333,727	140,934	2,821	47,502	3,901	2,225,699	25,116	2,200,583
Arkansas.....	40,456	290	18,178	995	479	4,235	11,975	6,375	26,801	9,808	-----	1,500	132	121,224	753	120,471
Kentucky.....	60,975	284	20,749	453	1,810	10,729	33,147	11,663	36,250	22,392	40	2,590	127	201,209	2,991	198,218
Tennessee.....	313,472	490	21,718	3,168	16,015	7,705	33,356	21,292	103,170	40,067	4	15,424	599	576,480	9,504	566,976
Total Southern States.....	2,651,455	12,217	365,742	22,471	133,317	83,234	483,569	235,790	964,290	409,915	7,071	157,795	6,268	5,533,134	68,938	5,464,196
Ohio.....	499,054	2,377	30,618	7,336	12,975	33,115	288,905	69,435	202,620	80,864	1,321	36,852	467	1,265,939	17,553	1,248,386
Indiana.....	173,790	1,344	20,576	1,696	6,450	14,790	145,243	28,896	81,008	27,734	5	6,997	229	508,758	6,645	502,113
Illinois.....	1,898,342	3,906	104,137	57,663	87,015	20,002	296,389	68,991	276,803	109,207	1,020	88,057	10,639	3,022,171	58,721	2,963,450
Michigan.....	337,139	182	8,974	3,984	6,686	6,480	253,474	52,225	182,677	38,329	1,500	18,470	658	910,778	12,244	898,534
Wisconsin.....	190,904	10	11,636	3,988	2,539	7,662	102,987	19,598	39,097	18,385	753	13,743	129	407,841	9,235	398,606
Minnesota.....	318,810	6,899	46,385	2,615	9,123	9,645	159,706	25,965	127,427	20,670	1,006	37,476	669	766,396	8,766	757,630
Iowa.....	73,550	3,205	62,018	211	2,076	8,820	46,719	9,730	28,859	8,067	-----	4,613	158	248,026	3,886	244,140
Missouri.....	286,233	1,004	56,472	5,526	14,220	5,591	121,006	21,146	63,374	52,944	101	20,633	255	648,505	4,869	643,636
Total Middle Western States.....	3,777,822	18,927	340,816	79,429	141,084	106,105	1,414,429	295,986	1,001,865	356,200	5,706	226,841	13,204	7,778,414	121,919	7,656,495
North Dakota.....	14,149	12,981	12,771	-----	777	1,454	15,545	3,151	13,580	1,652	-----	749	66	76,875	1,361	75,514
South Dakota.....	20,292	3,308	26,045	24	391	1,658	20,045	3,069	16,330	1,559	-----	1,273	142	94,136	2,442	91,694
Nebraska.....	109,631	4,647	111,427	757	5,843	4,631	18,795	8,266	30,181	14,326	215	10,831	269	319,819	4,256	315,563
Kansas.....	91,403	9,843	81,968	1,628	2,235	7,764	23,707	5,487	38,256	11,598	323	4,203	276	278,709	1,828	276,881
Montana.....	17,170	4,409	14,718	10	180	832	15,427	2,095	18,775	1,792	-----	544	73	76,025	1,079	74,946
Wyoming.....	15,300	281	16,705	-----	733	976	11,964	3,594	8,838	1,417	-----	191	75	60,074	450	59,624
Colorado.....	94,897	2,688	92,092	702	677	3,692	32,125	15,272	31,430	18,713	300	6,818	169	299,575	2,320	297,255
New Mexico.....	29,629	563	17,725	-----	1,294	1,904	13,024	4,199	16,536	2,382	-----	561	66	87,283	918	86,365
Oklahoma.....	221,452	2,775	62,753	1,122	2,615	7,300	30,095	18,283	70,419	16,926	275	23,673	248	458,536	3,850	454,686
Total Western States.....	613,923	41,495	436,222	4,243	14,745	30,211	180,727	63,416	244,345	70,365	1,113	48,843	1,384	1,751,032	18,504	1,732,528
Washington.....	295,110	394	29,413	1,491	2,483	10,162	138,844	29,729	128,002	10,250	-----	10,088	632	656,598	9,845	646,753
Oregon.....	200,119	25	29,581	734	2,892	8,298	140,953	24,052	97,023	13,892	200	2,581	600	520,950	3,984	516,966
California.....	1,804,305	42	216,712	10,638	15,712	63,843	1,858,234	204,753	697,676	77,955	11,053	81,192	8,025	5,050,140	62,378	4,987,762
Idaho.....	26,916	1,458	22,124	226	105	2,559	41,785	8,344	18,821	1,792	-----	2,064	154	126,348	1,564	124,784
Utah.....	26,305	442	7,117	478	559	978	28,087	3,218	16,149	4,789	-----	3,668	117	91,907	1,145	90,762
Nevada.....	7,415	-----	4,937	4	400	697	21,636	4,259	10,088	1,632	-----	114	126	51,308	174	51,134
Arizona.....	43,267	99	35,986	175	185	1,412	46,708	1,211	38,240	2,297	-----	175	193	169,948	1,125	168,822
Total Pacific States.....	2,403,437	2,460	345,870	13,746	22,336	87,949	2,276,247	275,566	1,005,999	112,607	11,253	99,882	9,847	6,667,199,		

States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	15,932	102	1,
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U. S. Government Obligations Held by National Banks, by States, Mar. 31, 1952

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed										Federal Housing Administration debentures	Total
	Direct obligations								Total			
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings series F, G; investment series A-1965, B-1975-80; and depository bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years				
Maine.....	8,847	3,426	13,624	8,341	33,396	14,144	5,369	3,419	90,566	30	90,596	
New Hampshire.....	8,372	7,089	13,485	4,089	21,906	6,655	2,405	4,515	68,516	36	68,552	
Vermont.....	6,853	6,669	7,927	7,243	13,694	4,248	2,281	2,040	50,955	18	50,973	
Massachusetts.....	174,415	143,093	131,186	35,175	309,459	158,209	139,465	34,319	1,125,321	41	1,125,362	
Rhode Island.....	13,179	4,157	29,597	1,325	29,849	8,497	5,591	125	92,320	-----	92,320	
Connecticut.....	49,448	33,113	63,686	15,288	113,986	49,644	16,357	9,685	351,207	12	351,219	
Total New England States.....	261,114	197,547	259,505	71,461	522,290	241,397	171,468	54,103	1,778,885	140	1,779,025	
New York.....	517,444	261,152	792,006	128,898	1,410,906	663,675	119,343	123,877	4,017,301	843	4,018,144	
New Jersey.....	62,271	94,134	197,315	66,077	326,476	169,679	64,689	165,164	1,145,805	323	1,146,128	
Pennsylvania.....	255,055	171,398	399,896	158,315	762,678	404,390	339,104	214,115	2,704,951	48	2,704,999	
Delaware.....	1,007	1,848	595	1,716	5,197	739	840	744	12,686	-----	12,686	
Maryland.....	19,629	27,146	24,891	18,085	131,099	62,740	36,827	6,686	327,103	3	327,106	
District of Columbia.....	91,206	36,459	81,835	19,192	96,493	30,341	2,251	3,511	352,288	-----	352,288	
Total Eastern States.....	946,612	592,137	1,496,538	383,283	2,732,849	1,331,564	563,054	514,097	8,560,134	1,217	8,561,351	
Virginia.....	55,174	59,630	76,083	39,432	154,640	48,305	17,238	18,678	470,080	17	470,097	
West Virginia.....	24,819	30,824	51,652	16,492	84,596	18,151	8,779	15,337	250,650	-----	250,650	
North Carolina.....	22,179	29,268	23,419	9,063	61,796	10,947	10,465	3,974	171,111	-----	171,111	
South Carolina.....	32,091	37,822	24,419	11,578	89,176	7,614	698	2,637	206,035	-----	206,035	
Georgia.....	24,306	88,499	70,155	13,876	119,986	13,324	2,452	8,171	340,769	-----	340,769	
Florida.....	101,353	101,017	152,073	18,882	224,994	35,688	9,417	92,542	735,966	-----	735,966	
Alabama.....	46,277	63,983	75,884	12,047	124,475	31,203	10,520	7,191	371,580	2	371,582	
Mississippi.....	10,857	10,766	13,661	4,901	32,825	2,768	1,151	2,064	78,993	-----	78,993	
Louisiana.....	97,200	170,934	89,103	7,855	135,076	29,632	11,352	44,358	585,510	-----	585,510	
Texas.....	335,703	323,934	348,810	50,821	602,781	117,734	40,753	62,415	1,882,951	3	1,882,954	
Arkansas.....	14,076	36,056	39,762	9,858	50,153	12,451	3,263	4,140	169,759	8	169,767	
Kentucky.....	31,656	58,834	57,877	12,754	81,577	38,138	11,182	6,191	298,209	4	298,213	
Tennessee.....	22,664	76,398	139,319	18,405	148,513	48,424	20,555	4,209	478,577	6	478,583	
Total Southern States.....	818,355	1,087,965	1,163,117	225,964	1,910,588	414,379	147,855	271,967	6,040,190	40	6,040,230	
Ohio.....	190,705	272,003	374,027	54,431	545,372	152,555	49,324	54,860	1,693,277	16	1,693,293	
Indiana.....	63,673	145,689	198,387	34,923	280,383	105,054	44,534	27,117	897,760	22	897,782	
Illinois.....	174,757	376,905	828,985	115,278	1,219,550	522,908	364,819	74,797	3,678,039	7	3,678,046	
Michigan.....	76,223	186,583	256,303	30,544	535,363	293,507	17,770	31,349	1,427,642	19	1,427,661	
Wisconsin.....	72,693	85,143	220,033	42,033	179,088	77,874	5,177	30,003	712,041	34	712,075	
Minnesota.....	56,117	72,852	134,351	52,382	250,305	84,598	24,386	16,686	691,677	6	691,683	
Iowa.....	33,282	39,539	76,312	28,975	97,281	16,484	4,042	1,597	297,512	-----	297,512	
Missouri.....	74,347	136,845	116,823	16,533	226,885	63,649	5,323	5,861	646,266	119	646,385	
Total Middle Western States.....	741,837	1,315,559	2,205,221	375,099	3,334,227	1,314,629	515,375	242,270	10,044,217	223	10,044,440	
North Dakota.....	6,159	18,663	29,920	12,883	42,258	11,335	825	558	122,601	7	122,608	
South Dakota.....	11,984	14,221	27,494	9,013	32,930	9,113	1,084	290	106,129	4	106,133	
Nebraska.....	24,735	50,839	75,306	21,683	113,924	38,611	26,475	13,453	365,026	3	365,029	
Kansas.....	57,308	100,671	67,055	24,239	103,926	18,336	12,535	5,970	390,040	95	390,135	
Montana.....	10,883	32,296	32,789	9,039	40,662	10,834	1,284	257	138,044	-----	138,044	
Wyoming.....	15,006	15,732	17,104	4,639	25,716	5,101	1,263	673	85,234	-----	85,234	
Colorado.....	95,829	76,330	81,688	16,037	85,725	24,983	12,024	6,834	399,450	-----	399,450	
New Mexico.....	30,060	26,413	25,205	5,057	19,299	7,176	1,195	1,382	115,787	-----	115,787	
Oklahoma.....	82,755	129,677	107,329	23,417	129,985	32,396	31,038	8,474	545,071	19	545,090	
Total Western States.....	334,719	464,842	463,890	126,007	594,425	157,885	87,723	37,891	2,267,382	128	2,267,510	
Washington.....	38,577	22,228	64,250	15,010	237,361	127,301	51,451	19,347	575,525	-----	575,525	
Oregon.....	68,130	10,288	72,382	4,516	74,181	88,267	36,877	91,987	446,628	-----	446,628	
California.....	217,584	379,807	838,215	62,093	1,572,502	286,456	136,558	144,801	3,683,016	7,066	3,689,082	
Idaho.....	24,894	4,611	25,099	4,774	58,385	14,413	14,278	13,375	159,829	499	160,328	
Utah.....	41,684	30,448	9,724	4,103	23,903	3,069	11,340	3,369	127,640	333	127,973	
Nevada.....	8,769	5,009	12,980	3,160	37,013	4,658	4,281	1,486	77,356	-----	77,356	
Arizona.....	19,077	33,636	10,468	3,138	51,072	12,160	8,103	2,478	140,132	24	140,156	
Total Pacific States.....	418,715	486,027	1,033,118	96,794	2,054,417	536,324	262,888	276,843	5,165,126	7,922	5,173,048	
Total United States (exclusive of possessions).....	3,521,352	4,144,077	6,621,389	1,278,608	11,148,796	3,996,178	1,748,363	1,397,171	33,855,934	9,670	33,865,604	
Alaska (nonmember banks).....	1,992	9,285	3,551	13,648	5,174	711	2,221	119	36,701	-----	36,701	
The Territory of Hawaii (nonmember bank).....	-----	-----	21,921	7,175	21,744	87	1,762	-----	52,689	-----	52,689	
Virgin Islands of the United States (nonmember bank).....	199	1,496	449	260	318	51	50	160	2,983	-----	2,983	
Total possessions (nonmember banks).....	2,191	10,781	25,921	21,083	27,236	849	4,033	279	92,373	-----	92,373	
Total United States and possessions.....	3,523,543	4,154,858	6,647,310	1,299,691	11,176,032	3,997,027	1,752,396	1,397,450	33,948,307	9,670	33,957,977	
New York City (central Reserve city).....	456,069	197,402	640,015	45,700	997,821	513,203	51,312	33,125	2,934,647	-----	2,934,647	
Chicago (central Reserve city).....	64,759	162,169	421,539	11,607	482,926	353,494	331,675	34,195	1,862,364	-----	1,862,364	
Other Reserve cities.....	1,497,629	1,799,340	2,593,431	189,383	4,670,171	1,626,520	777,729	529,158	13,683,361	7,507	13,690,868	
Country banks (member banks).....	1,502,895	1,985,166	2,966,404	1,031,918	4,997,878	1,502,961	557,647	800,693	15,375,562	2,163	15,377,725	
Possessions (nonmember banks).....	2,191	10,781	25,921	21,083	27,236	849	4,033	279	92,373	-----	92,373	

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	6,828	9,022	26,924	3,482	24,862	5,078	5,468	2,770	84,434	12	84,446
New Jersey, District No. 2.....	38,752	54,769	130,342	44,785	234,337	129,867	54,520	136,489	823,861	251	824,112
Kentucky, District No. 4.....	9,682	16,208	22,466	7,751	39,421	6,043	6,166	3,695	111,432	-----	111,432
Pennsylvania, District No. 4.....	174,990	87,304	186,192	45,373	325,336	155,779	171,547	97,097	1,243,618	4	1,243,622
West Virginia, District No. 4.....	2,646	1,668	1,406	2,425	3,960	457	1,298	650	14,510	-----	14,510
Louisiana, District No. 6.....	68,872	142,677	73,857	6,208	115,655	21,772	11,280	40,417	480,738	-----	480,738
Mississippi, District No. 6.....	8,268	7,957	10,111	4,111	25,768	2,398	1,116	2,032	61,761	-----	61,761
Tennessee, District No. 6.....	16,780	55,156	124,243	13,187	90,717	33,723	7,300	2,673	343,839	6	343,845
Indiana, District No. 7.....	54,079	116,396	175,693	28,650	243,089	93,536	41,959	25,297	778,699	1	778,700
Illinois, District No. 7.....	159,757	336,618	772,680	88,230	1,116,402	500,405	354,836	59,898	3,388,826	7	3,388,833
Michigan, District No. 7.....	70,124	181,283	247,511	88,230	511,957	290,250	16,885	29,995	1,369,181	7	1,369,188
Wisconsin, District No. 7.....	65,129	80,013	205,891	33,775	145,640	74,981	3,731	29,499	638,659	34	638,693
Missouri, District No. 10.....	38,926	64,229	57,823	5,413	111,529	9,876	2,057	1,289	291,142	5	291,147
New Mexico, District No. 10.....	24,506	13,790	15,702	3,643	14,211	5,005	786	704	78,347	-----	78,347
Oklahoma, District No. 10.....	82,255	128,214	105,793	23,208	127,863	32,357	30,981	8,335	539,006	19	539,025

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Mar. 31, 1952

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	8,143	11,917	16	113	5,885	21,956	48,030
New Hampshire.....	11,190	11,305	18	14	6,502	21,725	50,754
Vermont.....	4,433	6,686	16	25	2,649	12,338	26,147
Massachusetts.....	183,400	68,721	483	3,643	48,616	484,415	789,278
Rhode Island.....	5,958	4,550	-----	6	4,316	18,554	33,384
Connecticut.....	52,140	71,971	239	34	20,260	79,962	224,606
Total New England States.....	265,264	175,150	772	3,835	88,223	638,950	1,172,199
New York.....	926,135	208,292	59	5,220	102,137	2,436,592	3,678,435
New Jersey.....	71,505	116,820	378	4	52,456	235,574	476,737
Pennsylvania.....	291,266	356,738	501	857	120,568	934,274	1,704,204
Delaware.....	486	1,407	-----	-----	852	3,788	6,533
Maryland.....	40,103	41,544	1	29	13,853	97,560	193,090
District of Columbia.....	40,975	33,067	-----	65	13,544	129,256	216,907
Total Eastern States.....	1,370,470	757,868	939	6,175	303,410	3,837,044	6,275,906
Virginia.....	66,856	78,842	248	18	27,729	134,444	308,137
West Virginia.....	13,891	52,465	120	-----	13,089	62,365	141,930
North Carolina.....	22,464	41,749	100	-----	12,310	56,790	133,413
South Carolina.....	25,391	40,423	266	1	13,084	59,609	138,774
Georgia.....	75,672	62,511	160	-----	16,833	153,657	308,833
Florida.....	69,407	161,294	300	28	29,092	194,170	454,291
Alabama.....	25,150	93,345	396	98	19,938	146,351	285,278
Mississippi.....	5,389	27,240	-----	-----	5,271	25,029	62,929
Louisiana.....	85,459	83,156	474	7	17,053	187,133	373,282
Texas.....	264,995	832,119	4,029	1,784	78,549	845,748	2,027,224
Arkansas.....	15,108	47,519	15	-----	7,761	56,295	126,698
Kentucky.....	16,752	64,424	20	-----	13,858	81,361	176,415
Tennessee.....	70,639	114,075	39	1	24,630	199,625	409,009
Total Southern States.....	757,173	1,699,162	6,167	1,937	279,197	2,202,577	4,946,213
Ohio.....	207,597	179,949	299	637	61,317	501,148	950,947
Indiana.....	75,382	142,387	59	12	38,572	233,398	489,810
Illinois.....	406,520	266,587	985	1,805	86,155	1,407,711	2,169,763
Michigan.....	159,560	142,144	655	634	47,454	424,404	774,851
Wisconsin.....	84,868	103,031	-----	44	19,613	187,735	395,291
Minnesota.....	138,027	115,564	371	419	20,927	257,391	532,699
Iowa.....	38,805	81,416	-----	-----	12,791	102,818	235,830
Missouri.....	129,532	107,440	411	80	18,009	258,333	513,805
Total Middle Western States.....	1,240,291	1,138,518	2,780	3,631	304,838	3,372,938	6,062,996
North Dakota.....	3,545	19,554	4	3	3,205	29,439	55,750
South Dakota.....	4,519	22,051	-----	-----	3,822	32,457	62,849
Nebraska.....	49,524	71,710	270	-----	9,646	141,593	272,743
Kansas.....	23,753	109,513	132	-----	12,400	149,878	295,676
Montana.....	6,444	24,370	36	64	4,933	37,342	73,189
Wyoming.....	5,028	22,559	-----	-----	3,374	23,232	54,193
Colorado.....	43,015	78,052	119	12	12,982	129,922	264,102
New Mexico.....	5,456	43,407	150	-----	5,051	33,184	87,248
Oklahoma.....	42,876	210,251	671	-----	17,996	208,036	479,830
Total Western States.....	184,160	601,467	1,382	79	73,409	785,083	1,645,580
Washington.....	119,977	63,183	670	598	26,441	235,694	446,563
Oregon.....	58,491	30,938	696	363	14,048	150,227	254,763
California.....	527,561	205,777	2,970	3,850	94,789	1,376,438	2,211,385
Idaho.....	10,407	15,223	-----	-----	4,801	38,824	69,255
Utah.....	9,360	7,426	-----	-----	3,002	42,556	62,344
Nevada.....	3,090	5,146	-----	-----	3,247	17,581	29,064
Arizona.....	18,256	12,650	-----	143	7,381	43,897	82,327
Total Pacific States.....	747,142	340,343	4,336	4,954	153,709	1,905,217	3,155,701
Total United States (exclusive of possessions).....	4,564,500	4,712,508	16,376	20,611	1,202,791	12,741,809	23,258,595
Alaska (nonmember banks).....	2,309	698	-----	17	4,246	15,294	22,564
The Territory of Hawaii (nonmember bank).....	7,786	498	30	18	9,997	16,520	34,849
Virgin Islands of the United States (nonmember bank).....	-----	78	-----	-----	372	1,720	1,170
Total possessions (nonmember banks).....	10,095	1,274	30	35	14,615	32,534	58,583
Total United States and possessions.....	4,574,595	4,713,782	16,406	20,646	1,217,406	12,774,343	23,317,178
New York City (central Reserve city).....	854,796	89,088	-----	5,024	42,159	2,154,144	3,145,211
Chicago (central Reserve city).....	309,918	14,518	735	1,799	22,035	974,175	1,323,180
Other Reserve cities.....	2,570,842	1,591,049	9,350	12,366	385,945	5,741,755	10,311,307
Country banks (member banks).....	828,944	3,017,853	6,291	1,422	752,652	3,871,735	8,478,897
Possessions (nonmember banks).....	10,095	1,274	30	35	14,615	32,534	58,583

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	7,571	16,925	-----	9	5,553	22,542	52,600
New Jersey, District No. 2.....	60,967	81,438	322	4	36,823	172,180	351,734
Kentucky, District No. 4.....	2,131	32,195	20	-----	6,270	27,401	68,017
Pennsylvania, District No. 4.....	151,068	116,883	112	366	45,986	439,182	753,597
West Virginia, District No. 4.....	1,089	2,314	-----	-----	1,026	3,694	8,123
Louisiana, District No. 6.....	77,008	58,233	474	7	13,043	163,095	311,860
Mississippi, District No. 6.....	4,789	21,298	-----	-----	4,254	19,769	50,110
Tennessee, District No. 6.....	35,627	77,427	10	-----	17,046	118,109	248,219
Indiana, District No. 7.....	68,730	121,051	59	12	32,783	203,181	425,816
Illinois, District No. 7.....	385,144	217,901	985	1,805	75,839	1,339,404	2,021,078
Michigan, District No. 7.....	158,507	154,369	556	634	45,310	413,484	752,860
Wisconsin, District No. 7.....	82,127	89,544	-----	44	17,021	172,231	360,967
Missouri, District No. 10.....	68,324	57,083	86	32	7,525	111,728	244,778
New Mexico, District No. 10.....	4,460	24,198	150	-----	2,950	20,109	51,867
Oklahoma, District No. 10.....	42,657	205,417	646	-----	17,455	205,589	471,764

† Reserve with approved national banking associations.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits						Total
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	
Maine.....	118,858	5,720	6,820	4,729	2,671	1,672	140,470
New Hampshire.....	116,989	6,846	12,666	7,053	-----	5,130	148,684
Vermont.....	55,064	2,461	3,794	944	-----	1,676	63,839
Massachusetts.....	2,016,425	102,739	145,667	271,196	26,419	44,653	2,607,099
Rhode Island.....	101,315	7,639	12,340	3,044	22	5,366	129,728
Connecticut.....	587,015	37,137	28,059	22,131	16	29,561	703,919
Total New England States.....	2,995,666	162,542	209,346	309,097	29,128	87,958	3,793,737
New York.....	7,878,402	671,094	326,512	1,168,526	476,040	346,544	10,867,118
New Jersey.....	1,176,420	60,682	179,354	35,065	130	40,169	1,491,820
Pennsylvania.....	4,016,304	296,122	192,259	459,427	12,709	57,786	5,034,607
Delaware.....	17,676	353	90	-----	-----	317	18,436
Maryland.....	409,621	23,562	58,865	64,030	283	2,517	558,878
District of Columbia.....	552,056	24,419	126	47,923	3,311	20,674	648,509
Total Eastern States.....	14,050,479	1,076,232	757,206	1,774,971	492,473	468,007	18,619,368
Virginia.....	623,105	38,972	68,241	93,663	119	22,210	846,310
West Virginia.....	298,552	13,112	44,486	32,347	-----	5,717	394,214
North Carolina.....	320,401	13,801	32,886	20,849	-----	8,729	396,666
South Carolina.....	309,681	18,300	77,003	17,014	-----	6,745	428,743
Georgia.....	614,104	40,590	96,619	151,638	56	4,772	907,679
Florida.....	974,361	35,507	171,868	138,586	2,254	15,576	1,338,152
Alabama.....	600,637	34,829	89,643	75,486	453	5,717	806,765
Mississippi.....	117,094	5,994	36,154	17,103	-----	1,356	177,701
Louisiana.....	726,756	28,231	172,588	166,182	7,875	11,378	1,113,010
Texas.....	3,990,700	181,162	396,866	819,081	11,831	62,731	5,462,371
Arkansas.....	285,680	8,986	38,351	39,763	-----	2,551	375,331
Kentucky.....	447,871	21,482	40,435	35,353	-----	5,049	550,190
Tennessee.....	748,788	31,481	114,346	240,575	219	11,759	1,147,168
Total Southern States.....	10,057,730	472,447	1,379,386	1,847,640	22,807	164,290	13,944,300
Ohio.....	2,163,945	196,523	214,510	207,318	3,978	57,843	2,844,117
Indiana.....	1,018,476	71,052	202,348	100,680	197	30,093	1,422,846
Illinois.....	4,250,046	455,737	359,849	1,336,665	33,654	119,427	6,555,378
Michigan.....	1,654,315	219,142	151,888	161,735	4,962	25,732	2,217,774
Wisconsin.....	749,315	81,984	82,429	116,219	786	20,167	1,050,900
Minnesota.....	971,184	69,152	144,010	301,245	2,805	18,545	1,506,941
Iowa.....	419,008	20,668	101,687	115,934	-----	4,897	662,194
Missouri.....	1,035,724	62,057	64,926	376,841	1,305	9,943	1,550,796
Total Middle Western States.....	12,262,013	1,176,315	1,321,647	2,716,637	47,687	286,647	17,810,946
North Dakota.....	158,422	4,412	12,191	9,689	-----	1,627	186,341
South Dakota.....	167,004	5,938	26,415	9,005	-----	2,078	210,440
Nebraska.....	605,678	29,935	69,672	145,192	13	6,620	857,110
Kansas.....	605,894	31,071	168,464	85,648	-----	7,871	898,948
Montana.....	197,943	4,569	22,714	11,909	-----	3,491	240,626
Wyoming.....	119,984	4,488	24,288	10,463	-----	1,212	160,435
Colorado.....	586,324	31,805	51,834	70,838	100	7,279	748,180
New Mexico.....	162,878	9,980	56,758	9,555	-----	2,967	242,138
Oklahoma.....	977,808	43,497	156,021	161,944	236	13,731	1,353,237
Total Western States.....	3,581,935	165,695	588,357	514,243	349	46,876	4,897,455
Washington.....	1,018,162	55,676	131,985	70,825	6,628	15,778	1,299,054
Oregon.....	680,651	33,908	107,717	30,669	2,387	16,417	871,749
California.....	5,166,139	245,921	409,612	234,431	68,537	225,595	6,350,235
Idaho.....	198,514	6,669	43,012	3,563	-----	2,260	254,018
Utah.....	158,610	6,562	30,899	17,635	-----	1,847	215,553
Nevada.....	79,204	5,056	16,997	735	-----	2,072	104,064
Arizona.....	262,975	8,101	39,197	5,548	2,059	6,498	324,378
Total Pacific States.....	7,564,255	361,893	779,419	363,406	79,611	270,467	9,419,051
Total United States (exclusive of possessions).....	50,512,078	3,415,124	5,035,361	7,525,994	672,055	1,324,245	68,484,857
Alaska (nonmember banks).....	37,745	8,357	4,565	491	-----	729	51,887
The Territory of Hawaii (nonmember bank).....	54,778	22,377	13,119	2,564	366	1,444	94,648
Virgin Islands of the United States (nonmember bank).....	1,588	217	1,088	32	-----	33	2,958
Total possessions (nonmember banks).....	94,111	30,951	18,772	3,087	366	2,206	149,493
Total United States and possessions.....	50,606,189	3,446,075	5,054,133	7,529,081	672,421	1,326,451	68,634,350
New York City (central Reserve city).....	6,580,595	608,738	112,606	1,152,635	475,216	307,020	9,236,810
Chicago (central Reserve city).....	2,218,150	368,334	233,577	1,230,273	33,413	67,874	4,151,621
Other Reserve cities.....	21,330,217	1,563,824	2,062,170	4,300,020	153,394	492,552	29,902,177
Country banks (member banks).....	20,383,116	874,228	2,627,008	843,066	10,032	456,799	25,194,249
Possessions (nonmember banks).....	94,111	30,951	18,772	3,087	366	2,206	149,493

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	129,174	8,143	8,017	3,867	-----	7,188	156,389
New Jersey, District No. 2.....	852,613	47,057	116,585	33,372	130	33,866	1,083,623
Kentucky, District No. 4.....	176,077	4,375	15,358	2,607	-----	1,409	199,826
Pennsylvania, District No. 4.....	1,940,322	180,373	68,065	194,476	2,591	15,586	2,401,413
West Virginia, District No. 4.....	16,151	928	3,091	1,687	-----	367	22,224
Louisiana, District No. 6.....	570,950	22,070	153,993	143,567	7,875	6,780	905,235
Mississippi, District No. 6.....	87,296	4,739	29,318	16,741	-----	1,221	139,285
Tennessee, District No. 6.....	441,781	22,143	78,988	129,919	-----	9,218	682,049
Indiana, District No. 7.....	872,660	63,010	179,925	86,697	197	25,357	1,227,846
Illinois, District No. 7.....	3,933,891	446,192	330,090	1,299,971	33,645	115,485	6,129,283
Michigan, District No. 7.....	1,613,135	216,792	142,579	161,437	4,962	25,039	2,163,944
Wisconsin, District No. 7.....	679,365	77,878	70,169	113,322	786	19,204	960,724
Missouri, District No. 10.....	419,565	21,190	19,929	226,820	600	4,992	693,096
New Mexico, District No. 10.....	84,206	9,146	44,716	8,430	-----	2,131	148,629
Oklahoma, District No. 10.....	962,984	43,300	152,327	161,538	236	13,323	1,333,708

¹ Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).

by States, Mar. 31, 1952

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
82,217	47	6	89			82,359	Maine.
42,827	543	20	134			43,524	New Hampshire.
66,562	132	3	297			66,994	Vermont.
435,259	8,390	1,570	4,867	53	6,000	456,139	Massachusetts.
60,933	225	317	329			61,804	Rhode Island.
180,212	1,843	15	695			182,765	Connecticut.
868,010	11,180	1,931	6,411	53	6,000	893,585	Total New England States.
1,719,407	47,872		39,945	1,723	180,697	1,989,644	New York.
1,067,195	4,896		15,327	199		1,087,617	New Jersey.
1,959,953	3,470	890	73,448	452		2,038,213	Pennsylvania.
11,775	10		78			11,863	Delaware.
155,849	6,325		544	20		162,738	Maryland.
100,114	6,117	1,025			500	107,756	District of Columbia.
5,014,293	68,690	1,915	129,342	2,394	181,197	5,397,831	Total Eastern States.
328,819	17,100	120	22,110	350		368,499	Virginia.
139,285	1,034	185	393	327		141,224	West Virginia.
82,185	2,717	1	12,283	11		97,197	North Carolina.
53,212	6,655	7	439	255		60,568	South Carolina.
147,300	5,460	1,133	594	6		154,493	Georgia.
221,978	6,328	66	1,756	480		230,608	Florida.
200,928	3,371	10	305	579		205,193	Alabama.
45,507	702		10			46,219	Mississippi.
185,793	498	45	4,659			190,995	Louisiana.
487,068	18,296	870	91,850	3,444		601,528	Texas.
59,857	243	39	428	150		60,717	Arkansas.
108,925	1,555	16	4,209	60		114,765	Kentucky.
300,864	3,220	168	9,352	1,175		314,779	Tennessee.
2,361,721	67,179	2,660	148,388	6,837		2,586,785	Total Southern States.
1,012,468	1,841	185	87,284	546		1,102,324	Ohio.
479,854	3,710	2,169	64	638		486,435	Indiana.
2,079,989	6,398	672	126,298	3,020	2,000	2,218,377	Illinois.
913,807	1,753	40	9,158	283		925,041	Michigan.
477,640	4,811	872	1,156	383		484,862	Wisconsin.
489,358	376	69	4,136	179		494,118	Minnesota.
152,866	2,570	53	143			155,632	Iowa.
242,337	1,882	546	5,189	190		250,144	Missouri.
5,848,319	23,341	4,606	233,428	5,239	2,000	6,116,933	Total Middle Western States.
67,864	655	6	255			68,780	North Dakota.
52,478	1,026	3	1,261			54,768	South Dakota.
112,308	34	23	70	2		112,437	Nebraska.
91,647	3,734	41	861	23		96,306	Kansas.
52,221	15		189	5		52,430	Montana.
37,362		18	539			38,304	Wyoming.
184,537	2,120	10	7,441	13		194,121	Colorado.
39,954	2,030	11	75			42,070	New Mexico.
120,298	3,923	96	16,642	817		141,776	Oklahoma.
758,669	13,922	208	27,333	860		800,992	Total Western States.
438,798	5,563	9		390		444,760	Washington.
364,884	47	13	8,726	50		373,720	Oregon.
4,134,112	24,790	236	448,013	3,500	61,660	4,672,311	California.
90,026	1,424	11	10	40		91,511	Idaho.
56,339	2,033	1,020		50		59,442	Utah.
51,368	1,647		643			53,658	Nevada.
78,127	1,450	10	116			79,703	Arizona.
5,213,654	36,954	1,299	457,508	4,030	61,660	5,775,105	Total Pacific States.
20,064,666	221,266	12,619	1,002,410	19,413	250,857	21,571,231	Total United States (exclusive of possessions).
13,356	9,250	10	1,738			24,354	Alaska (nonmember banks).
82,591	1,100	10	1,132			84,833	The Territory of Hawaii (nonmember bank).
2,295			76	1	1	2,373	Virgin Islands of the United States (nonmember bank).
98,242	10,350	20	2,946	1	1	111,560	Total possessions (nonmember banks).
20,162,908	231,616	12,639	1,005,356	19,414	250,858	21,682,791	Total United States and possessions.
668,922	43,570		10,257	150	180,697	903,596	New York City (central Reserve city).
849,070	4,300		8,500	3,000	2,000	866,870	Chicago (central Reserve city).
8,275,138	67,326	2,557	621,844	6,750	68,160	9,041,775	Other Reserve cities.
10,271,536	106,070	10,062	361,809	9,513		10,758,990	Country banks (member banks).
98,242	10,350	20	2,946	1	1	111,560	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

64,943	10	5	574		65,532	Connecticut, District No. 2.
842,972	1,888		10,981	175	856,016	New Jersey, District No. 2.
53,992	5	1	588	40	54,626	Kentucky, District No. 4.
748,928	345	283	28,937	352	778,845	Pennsylvania, District No. 4.
10,010		10	246		10,266	West Virginia, District No. 4.
155,795	408	40	4,659		160,902	Louisiana, District No. 6.
39,896	699				40,595	Mississippi, District No. 6.
203,349	3,220	166	6,455	1,122	214,312	Tennessee, District No. 6.
409,661	3,615	2,139	8	598	416,021	Indiana, District No. 7.
1,909,924	5,781	636	90,171	3,010	2,011,522	Illinois, District No. 7.
848,197	1,631	10	9,081	283	859,202	Michigan, District No. 7.
417,958	4,811	842	876	383	424,870	Wisconsin, District No. 7.
77,557	3	9	83	50	77,702	Missouri, District No. 10.
32,973	2,025	11	75		35,084	New Mexico, District No. 10.
117,451	3,919	96	16,599	812	138,877	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, Mar. 31, 1952

[In thousands of dollars]

	District No. 1 (278 banks)	District No. 2 (506 banks)	District No. 3 (543 banks)	District No. 4 (453 banks)	District No. 5 (338 banks)	District No. 6 (287 banks)	District No. 7 (568 banks)	District No. 8 (327 banks)	District No. 9 (345 banks)	District No. 10 (623 banks)	District No. 11 (481 banks)	District No. 12 (177 banks)	Total (4,926 banks) ¹
ASSETS													
Loans and discounts, including overdrafts.....	1,690,395	5,973,673	1,565,143	2,526,083	1,300,028	1,676,869	4,674,010	1,182,658	1,077,247	1,686,353	2,302,436	6,586,983	32,241,878
U. S. Government obligations, direct and guaranteed.....	1,694,579	4,926,732	1,796,049	3,062,857	1,762,777	2,334,661	6,472,926	1,272,051	1,190,326	2,148,367	2,031,231	5,173,048	33,865,604
Obligations of States and political subdivisions.....	248,871	1,323,567	338,836	429,593	168,024	368,214	796,916	200,394	164,591	310,176	273,677	974,110	5,596,969
Other bonds, notes, and debentures.....	100,082	575,145	202,511	205,250	100,972	74,580	360,903	70,612	87,930	98,552	55,078	350,444	2,282,059
Corporate stocks, including stocks of Federal Reserve banks.....	9,596	47,461	10,987	16,523	6,924	8,910	24,558	6,161	4,846	7,905	11,122	30,290	185,283
<i>Total loans and securities.....</i>	<i>3,743,523</i>	<i>12,846,578</i>	<i>3,913,686</i>	<i>6,240,306</i>	<i>3,338,725</i>	<i>4,463,234</i>	<i>12,329,313</i>	<i>2,731,876</i>	<i>2,524,940</i>	<i>4,251,553</i>	<i>4,673,544</i>	<i>13,114,875</i>	<i>74,171,793</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	1,119,599	4,082,769	1,082,143	1,780,684	1,124,128	1,658,591	3,796,551	890,411	780,802	1,655,123	2,132,093	3,155,701	23,258,595
Bank premises owned, furniture and fixtures.....	43,031	111,642	39,634	66,436	40,003	59,913	69,170	24,120	17,826	32,981	61,946	131,016	697,718
Real estate owned other than bank premises.....	301	788	1,335	31	1,008	1,322	469	747	525	784	9,762	2,479	19,551
Investments and other assets indirectly representing bank premises or other real estate.....	734	1,910	262	8,114	1,276	1,163	3,630	126	3,616	1,523	11,544	25,485	59,383
Customers' liability on acceptances.....	43,935	73,641	5,428	1,700	1,196	6,458	5,574	1,174	758	554	19,117	27,274	186,809
Income accrued but not yet collected.....	8,139	31,263	4,702	13,308	4,219	9,501	31,129	4,952	7,279	7,517	6,261	42,547	170,817
Other assets.....	13,493	85,940	6,379	5,125	4,155	5,831	17,086	2,605	1,782	3,148	5,572	19,268	170,384
<i>Total assets.....</i>	<i>4,972,755</i>	<i>17,234,531</i>	<i>5,053,409</i>	<i>8,115,704</i>	<i>4,514,710</i>	<i>6,206,013</i>	<i>16,252,922</i>	<i>3,656,011</i>	<i>3,337,528</i>	<i>5,952,983</i>	<i>6,919,839</i>	<i>16,518,645</i>	<i>98,735,050</i>
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations.....	2,866,492	8,860,189	2,417,465	4,296,495	2,497,265	3,289,099	7,518,059	1,972,439	1,605,683	3,384,635	4,240,002	7,564,255	50,512,078
Time deposits of individuals, partnerships, and corporations.....	803,067	2,627,322	1,447,023	1,825,398	849,454	969,246	3,738,606	622,954	787,213	653,835	526,894	5,213,654	20,064,666
Deposits of U. S. Government and postal savings.....	167,495	776,069	136,477	384,869	172,514	180,779	846,628	100,186	92,859	183,363	207,624	400,146	3,649,009
Deposits of States and political subdivisions.....	207,166	502,614	235,988	418,079	314,039	634,098	924,729	251,046	233,097	556,898	523,090	1,236,927	6,037,771
Deposits of banks.....	340,411	1,864,530	276,886	413,595	279,315	668,762	1,793,234	415,562	338,032	710,778	858,507	508,707	8,468,319
Other deposits (certified and cashiers' checks, etc.).....	80,770	387,598	48,820	75,205	66,225	43,284	189,982	22,496	27,397	43,428	68,573	270,467	1,324,245
<i>Total deposits.....</i>	<i>4,465,401</i>	<i>15,018,322</i>	<i>4,562,659</i>	<i>7,413,641</i>	<i>4,178,812</i>	<i>5,785,268</i>	<i>15,011,238</i>	<i>3,384,683</i>	<i>3,084,281</i>	<i>5,532,937</i>	<i>6,424,690</i>	<i>15,194,156</i>	<i>90,056,088</i>
<i>Demand deposits.....</i>	<i>3,637,348</i>	<i>12,107,130</i>	<i>3,059,827</i>	<i>5,467,680</i>	<i>3,261,096</i>	<i>4,779,165</i>	<i>11,143,991</i>	<i>2,708,026</i>	<i>2,288,554</i>	<i>4,840,106</i>	<i>5,783,184</i>	<i>9,419,051</i>	<i>68,484,857</i>
<i>Time deposits.....</i>	<i>828,053</i>	<i>2,911,192</i>	<i>1,502,832</i>	<i>1,946,061</i>	<i>927,716</i>	<i>1,006,103</i>	<i>3,867,247</i>	<i>676,658</i>	<i>795,927</i>	<i>692,831</i>	<i>641,506</i>	<i>5,775,105</i>	<i>21,571,231</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	7,026	17,225	4,291	700	3,205	3,000	120,085	4,200	14,000	32,568	7	41,630	247,937
Mortgages or other liens on bank premises and other real estate.....	46,229	77,413	5,845	1,700	1,196	7,544	5,746	1,342	758	554	20,626	29,054	198,007
Acceptances outstanding.....	9,480	31,467	7,307	13,305	6,305	14,942	32,756	6,236	11,823	5,007	5,458	42,469	186,555
Expenses accrued and unpaid.....	18,859	81,925	10,399	29,768	12,614	19,575	56,467	10,034	13,593	13,925	21,034	92,483	380,676
Other liabilities.....	6,361	692,671	3,327	17,203	10,312	2,328	15,870	2,002	1,752	1,070	1,661	137,428	891,985
<i>Total liabilities.....</i>	<i>4,553,356</i>	<i>15,919,033</i>	<i>4,593,828</i>	<i>7,476,317</i>	<i>4,212,444</i>	<i>5,832,757</i>	<i>15,242,162</i>	<i>3,408,497</i>	<i>3,126,232</i>	<i>5,586,061</i>	<i>6,473,476</i>	<i>15,537,321</i>	<i>91,961,484</i>
CAPITAL ACCOUNTS													
Capital stock (see memoranda below).....	121,445	427,009	125,695	200,041	86,923	116,086	348,535	77,366	60,147	114,531	169,115	328,433	2,175,326
Surplus.....	193,181	634,473	236,696	342,469	143,328	172,661	452,890	108,749	101,646	144,806	184,667	400,840	3,116,406
Undivided profits.....	78,186	231,481	86,913	88,481	57,096	62,354	145,601	51,095	34,724	88,233	72,285	227,322	1,223,771
Reserves and retirement account for preferred stock.....	26,587	22,535	10,277	8,396	14,919	22,155	63,734	10,304	14,779	19,352	20,296	24,729	258,063
<i>Total capital accounts.....</i>	<i>419,399</i>	<i>1,315,498</i>	<i>459,581</i>	<i>639,387</i>	<i>302,266</i>	<i>373,256</i>	<i>1,010,760</i>	<i>247,514</i>	<i>211,296</i>	<i>366,922</i>	<i>446,363</i>	<i>981,324</i>	<i>6,773,566</i>
<i>Total liabilities and capital accounts.....</i>	<i>4,972,755</i>	<i>17,234,531</i>	<i>5,053,409</i>	<i>8,115,704</i>	<i>4,514,710</i>	<i>6,206,013</i>	<i>16,252,922</i>	<i>3,656,011</i>	<i>3,337,528</i>	<i>5,952,983</i>	<i>6,919,839</i>	<i>16,518,645</i>	<i>98,735,050</i>
MEMORANDA													
Par value of capital stock:													
Class A preferred stock.....	60	2,619	50	-----	-----	138	2,594	-----	75	-----	200	600	6,336
Class B preferred stock.....	-----	296	85	-----	-----	-----	15	150	25	-----	-----	-----	571
Common stock.....	121,385	424,094	125,560	200,041	86,923	115,948	345,926	77,216	60,047	114,531	168,915	327,833	2,168,419
<i>Total.....</i>	<i>121,445</i>	<i>427,009</i>	<i>125,695</i>	<i>200,041</i>	<i>86,923</i>	<i>116,086</i>	<i>348,535</i>	<i>77,366</i>	<i>60,147</i>	<i>114,531</i>	<i>169,115</i>	<i>328,433</i>	<i>2,175,326</i>
Retirable value of preferred capital stock:													
Class A preferred stock.....	63	6,498	50	-----	-----	138	2,594	-----	75	-----	400	600	10,418
Class B preferred stock.....	-----	551	85	-----	-----	-----	15	160	25	-----	-----	-----	826
<i>Total.....</i>	<i>63</i>	<i>7,049</i>	<i>135</i>	<i>-----</i>	<i>-----</i>	<i>138</i>	<i>2,609</i>	<i>150</i>	<i>100</i>	<i>-----</i>	<i>400</i>	<i>600</i>	<i>11,244</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	364,184	1,659,994	552,526	1,142,939	664,625	1,142,120	1,753,856	384,512	498,547	981,941	977,912	2,459,848	12,583,004

¹ Exclusive of 7 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

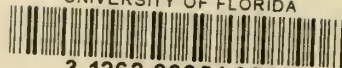
Reserves of National Banks, Mar. 31, 1952

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserves with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required ²	Excess ³		
Central Reserve city banks:										
District No. 2.....	9,236,810	943,884	8,292,926	903,596	9,196,522	2,154,144	2,044,518	109,626	23.42	22.23
District No. 7.....	4,151,621	324,436	3,827,185	866,870	4,694,055	974,175	970,537	3,638	20.75	20.63
Reserve city banks:										
District No. 1.....	1,874,557	163,895	1,710,662	165,311	1,875,973	373,474	352,051	21,423	19.91	18.77
District No. 2.....	128,892	11,583	117,309	20,584	137,893	25,078	24,697	381	18.19	17.91
District No. 3.....	1,241,179	170,674	1,070,505	55,390	1,125,895	227,278	217,424	9,854	20.19	19.31
District No. 4.....	3,463,895	422,658	3,041,237	792,012	3,834,149	631,610	655,822	-24,212	16.47	17.10
District No. 5.....	1,287,706	176,022	1,111,684	189,199	1,300,883	238,632	233,689	4,943	18.34	17.96
District No. 6.....	2,233,371	347,296	1,886,075	393,197	2,279,272	426,429	400,807	25,622	18.71	17.58
District No. 7.....	3,786,502	594,642	3,191,860	1,287,773	4,479,633	751,425	715,638	35,787	16.77	15.98
District No. 8.....	1,371,252	193,461	1,177,791	225,693	1,403,484	241,751	249,100	-7,349	17.23	17.75
District No. 9.....	1,053,829	174,244	879,585	167,625	1,047,210	181,897	185,975	-4,078	17.37	17.76
District No. 10.....	2,726,268	439,877	2,286,391	358,263	2,644,654	486,855	478,774	8,081	18.41	18.10
District No. 11.....	2,957,630	593,591	2,364,039	378,756	2,742,795	507,451	495,533	11,918	18.50	18.07
District No. 12.....	7,777,096	873,948	6,903,148	5,007,072	11,910,220	1,649,875	1,681,054	-31,179	13.85	14.11
Country banks:										
District No. 1.....	1,762,791	252,023	1,510,768	662,742	2,173,510	242,934	251,272	-8,338	11.18	11.56
District No. 2.....	2,741,428	345,861	2,395,567	1,987,012	4,382,579	452,092	454,599	-2,507	10.32	10.37
District No. 3.....	1,818,648	257,192	1,561,456	1,447,442	3,008,898	334,996	305,450	29,546	11.13	10.15
District No. 4.....	2,003,685	270,568	1,733,117	1,153,149	2,886,266	339,815	311,825	27,990	11.77	10.80
District No. 5.....	1,903,390	318,345	1,585,045	738,517	2,323,562	297,698	274,617	23,081	12.49	11.52
District No. 6.....	2,545,794	414,465	2,131,329	612,906	2,744,235	368,722	335,161	33,561	13.44	12.21
District No. 7.....	3,205,868	458,516	2,747,352	1,712,604	4,459,956	505,518	487,386	18,132	11.33	10.93
District No. 8.....	1,336,773	203,833	1,132,940	450,965	1,583,905	200,409	185,670	14,739	12.65	11.72
District No. 9.....	1,234,525	184,886	1,049,639	628,302	1,677,941	201,156	184,648	16,508	11.99	11.00
District No. 10.....	2,113,838	365,416	1,748,422	334,568	2,082,990	295,196	264,853	30,343	14.17	12.72
District No. 11.....	2,825,554	562,155	2,263,399	262,750	2,526,149	377,857	332,641	45,216	14.96	13.17
District No. 12.....	1,641,955	213,537	1,428,418	768,033	2,196,451	255,342	246,060	9,282	11.63	11.20
All member national banks:										
District No. 1.....	3,637,348	415,918	3,221,430	828,053	4,049,483	616,408	603,323	13,085	15.22	14.90
District No. 2.....	12,107,130	1,301,328	10,805,802	2,911,192	13,716,994	2,631,314	2,523,814	107,500	19.18	18.40
District No. 3.....	3,059,827	427,866	2,631,961	1,502,832	4,134,793	562,274	522,874	39,400	13.60	12.65
District No. 4.....	5,467,580	693,226	4,774,354	1,946,061	6,720,415	971,425	967,647	3,778	14.45	14.40
District No. 5.....	3,251,096	494,367	2,756,729	927,716	3,684,445	536,330	508,306	28,024	14.56	13.80
District No. 6.....	4,779,165	761,761	4,017,404	1,006,103	5,023,507	795,151	735,968	59,183	15.83	14.65
District No. 7.....	11,143,991	1,377,594	9,766,397	3,867,247	13,633,644	2,231,118	2,173,561	57,557	16.36	15.94
District No. 8.....	2,708,025	397,294	2,310,731	676,658	2,987,389	442,160	434,770	7,390	14.80	14.55
District No. 9.....	2,288,354	359,130	1,929,224	795,927	2,725,151	383,053	370,623	12,430	14.06	13.60
District No. 10.....	4,840,106	803,293	4,036,813	692,831	4,729,644	782,051	743,627	38,424	16.54	15.73
District No. 11.....	5,783,184	1,155,746	4,627,438	641,506	5,268,944	885,308	828,174	57,134	16.80	15.72
District No. 12.....	9,419,051	1,087,485	8,331,566	5,775,105	14,106,671	1,905,217	1,927,114	-21,897	13.51	13.66
Total, central Reserve city banks.....	13,388,431	1,268,320	12,120,111	1,770,466	13,890,577	3,128,319	3,015,055	113,264	22.52	21.71
Total, Reserve city banks.....	29,902,177	4,161,891	25,740,286	9,041,775	34,782,061	5,741,755	5,690,564	51,191	16.51	16.36
Total, country banks.....	25,194,249	3,846,797	21,347,452	10,758,990	32,106,442	3,871,735	3,634,182	237,553	12.06	11.32
Total, all member national banks.....	68,484,857	9,277,008	59,207,849	21,571,231	80,779,080	12,741,809	12,339,801	402,008	15.77	15.28
GEOGRAPHICAL SECTIONS										
New England States.....	3,793,737	440,414	3,353,323	893,585	4,246,908	638,950	625,720	13,230	15.05	14.73
Eastern States.....	18,619,368	2,128,338	16,491,030	5,397,831	21,888,861	3,837,044	3,687,495	149,549	17.53	16.85
Southern States.....	13,944,300	2,456,335	11,487,965	2,586,785	14,074,750	2,202,577	2,063,234	139,343	15.65	14.69
Middle Western States.....	17,810,946	2,378,809	15,432,137	6,116,933	21,549,070	3,372,938	3,298,768	74,170	15.65	15.31
Western States.....	4,897,455	785,627	4,111,828	800,992	4,912,820	785,083	732,470	52,613	15.98	14.91
Pacific States.....	9,419,051	1,087,485	8,331,566	5,775,105	14,106,671	1,905,217	1,927,114	-21,897	13.51	13.66
Total, all member national banks.....	68,484,857	9,277,008	59,207,849	21,571,231	80,779,080	12,741,809	12,339,801	402,008	15.77	15.28
Nonmember national banks (in possessions).....	149,493	11,369	138,124	111,560	249,684	47,149	37,453	9,696	18.83	15.00
Total, all national banks.....	68,634,350	9,288,377	59,345,973	21,682,791	81,028,764	12,788,958	12,377,254	411,704	15.78	15.28

¹ Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—6 percent for all member banks; net demand deposits—24 percent for central Reserve city banks, 20 percent for Reserve city banks and 14 percent for country banks.³ The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.⁴ The cash in vault and reserve with approved national banking associations.

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